

CREDITORS
AND HOW TO ESCAPE THEM

Creditors
and how to
ESCAPE THEM

BEING A -
HAND-BOOK
of PRACTICAL VALUE
TO
Debtors and Insolvents
OF ALL AGES

FULLY ILLUSTRATED THROUGHOUT
&
HEAVY WITH REMINISCENCES

JOHN LANE
at the sign of The Bodley Head
LONDON

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DEDICATED
TO
THE PUBLISHER

TO WHOM I AM DEEPLY INDEBTED
AND
BUT FOR WHOM, AS THEY SAY, THIS BOOK
WOULD CERTAINLY NOT HAVE BEEN WRITTEN

A DEBTOR'S LITANY

Extract from a Broadsheet (of 1800?)

O Judge, the father of mischief, have mercy upon us miserable Debtors.
O Secretary, recorder of wrongs, have mercy upon us miserable Debtors
O Marshal, confiner of persons and divider of fo——ce,*

Have mercy upon us miserable Debtors.

O infamous Alliance of Judge, Secretary, and Marshal, three Persons and all Rogues,

Have mercy upon us miserable Debtors.

Remember not, Judge, our Elopements, nor the Elopements of our Forefathers, neither take thou vengeance of our Debts, but spare us, good Judge, spare thy People whom thou has oppressed with Signs and Seals, and be not Angry with us for ever.

Spare us, good Judge.

From all evil Council, from crafty Lawyers, from subtle Attornies, from thy day of Wrath, and everlasting Imprisonment

Good Judge, deliver us.

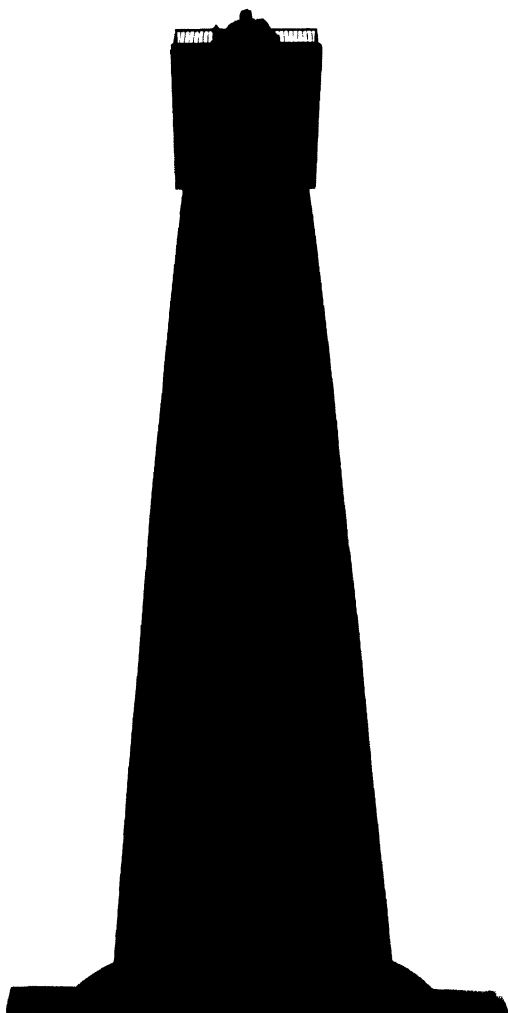
From all special Pleading, from Pleas, Rejoinders and Sorejoinders, from all Replecations and Duns,

Good Judge, deliver us.

From all entering Days, from Declarations and Complaints, from Sirefacies and Firefacies and all Actions in Trover,

Good Judge, deliver us.

* Indecipherable in the original Broadsheet.



FREDERICK DUKE OF YORK ·
ILLUSTRATING ONE WAY OF ESCAPING CREDITORS

CHAPTER I

Debtors' ethics—The why and wherefore of an insolvent existence—Trite sayings by the author—Moral values involved—Quotation from the French—Reminiscence.

“ All India's myrrh cannot afford such store
Of wealth ; nor can all Tagus' golden Oare
Compare with what a Poet does enjoy
In poverty.”

ONCE upon a time there was such a thing as a Station in Life. There it was, very much more plainly marked than the names on the platforms of English railway stations. One knew, in fact, where one was. On the one hand there were incomes which determined a manner and standard of living, on the other, there were expenditures commensurate with the means. People's lives were, for the most part, as an open pass-book ; whilst rakes and unthrifths, rips, prodigals and bankrupts formed a separate and not unflattering species of *homo sapiens*, emphasising, as they did, the essential soundness of solvents. These basked in the sunshine of good credit, respected the sanctity of the home and could tell right from wrong at a glance ; whereas the squanderer, however mild and moral at home, was obliged to profess some devil-may-care and romantic philosophy abroad, fraught with cynicism, or jaunty with defiance, in order to keep himself in countenance and his indebted head above the water. As he was a gentle-

Creditors and How to Escape Them

man profligate, it was understood by all concerned that he married the girl but swindled the tradesman : the rules of profligacy were as hard and fast as those laid down by the M.C.C., and to contravene them in any particular was to lose all standing.

The dashing, old-fashioned prodigal was not, in fact, as the more stable members of society liked to think, a law unto himself, but one most rigidly bound by a convention, most closely clinging to an accredited line of conduct, in itself more tiresomely compelling and more hopelessly expensive than any other mode of life—for not every spendthrift had a natural taste for speculation in horseflesh or snooker odds, and it was not every defaulter who enjoyed blueing ready cash for appearance' sake. Moreover, in times of danger the prodigal had to expose himself to unnecessary risk, dying, if possible, like a hero, so that his creditors, momentarily touched by the reflected glory of so reckless a temper, should applaud the sentimental rascalion and refrain from dunning his heirs in tail.

Therefore those who liked a quiet life, a peaceful death, and the opportunity to pursue their pleasures, vices and irregularities without exciting undue attention, chose the sober course of solvency, paid their bills all round without fear or favour and died, honoured, in their beds with a high net personalty.

These trite observations are for the benefit of the young who can have no notion what a wonderful leveller these latter years of economic stress have been. When the history of the Great Depression comes to be written by men whose parents at the moment, no doubt, still owe the current term's fees, there will be few left to tell them from personal experience that there were breadwinners who paid

Trite Sayings by the Author

their way, endowing their wives with liberal weekly housekeeping money, from which the tender creatures misappropriated fivers for plumed millinery or favourite sons ; and that the sign and stamp of the well-born debtor was the distribution of *largesse* in gaudy and unproductive ways, so that, whilst the one class of men earned the trust and respect of their creditors, the other at least aroused their admiration and vicariously satisfied the tradesman's natural love of piracy and adventure.

Yes, children, the times have changed, and the ethics have changed too. You will go many a weary mile, little miss, now puddling at your nursery school, before you find a husband who will write you a Saturday morning cheque and ask no questions ; for the mothers have eaten the sour grapes of economic independence and the daughters' teeth have been put on edge to the third and fourth generation, and there can be no appeal against the consequences of that splendid nineteenth-century movement, euphemistically called feminism, by which men have so aptly encouraged you to become self-supporting in a world which cannot possibly offer you employment.

And you, my lad, apply yourself assiduously to your multiplication tables, for by the time you are a man two and two will make something considerably less than four and you will have to pay the difference ; and, above all, children, little insolvents and unemployed of the future, never dare for one moment to compare yourselves to the debtors of the past, those noble and romantic figures : for you debt will have no glamour, nor will there be honour in discharging debt. Learn, whilst you are yet young enough to appreciate mud pies, to scorn

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good food and despise nice clothing, learn well to embrace squalor and to lower the standard of civilisation. For what else was Modern Education invented? We are giving you your chance.

To-day your parents suffer from the fact that, whereas all else has changed, the standards have not; and wherever the capitalist system prevails, and wherever tradition—which is the name we give to our faith in other people's experience, so that it would be madness to say there is no tradition in the U.S.S.R.—plays a part, you will find that people prefer First Class to Third, caviare to split peas, Chambertin to cider, silk to shoddy and symphony orchestras to mouth organs; and that, whereas the difference between these compared things would seem, on the surface, slight and largely a question of degree, people who cannot look their dairyman, their laundress, their butcher, or their landlord quite squarely in the face, will still pant, as doth the hart, after the delicacies and amenities which civilisation has produced in such profusion and will mortgage, too, the very basis of future existence to obtain them.

Here they are then, the serried ranks of hopeless, hapless debtors, with their expensive tastes, their high ideals, their educated senses, their well-cut clothes, their stream-line cars, their holidays abroad, their telephones temporarily suspended, their electricity cut off, extravagantly using candles and call-boxes.

Of course they economise—who can nowadays pay his way First class, caviare, Chambertin, silk and symphonies?—and so, for long periods they stay at home, eat apples, drink water, wear dungarees and hum to themselves; but the poor muddle-

The Why and Wherefore

heads cannot afford to make the only economies which could reduce their expenditure to within their means, nor can they augment their incomes, for the simple reason that they have not been educated up to Depression standard. Therefore they can never be solvent. Therefore, since it is a question of paying your money and taking a choice of creditors, they choose, being anyhow anachronisms, to owe money for those things which they despise and pay money for those things which they respect.

So, you will say, has everyone done in every age. So, you will say, did your pre-Depression rip when he owed his tailor and paid his bookie ; but there is a fundamental difference, not in the economics, but in the ethics of the two cases. Just as the tailor used to be a humble and obsequious personage, proud of the custom which his debtor brought and able himself, by cheese-paring and cloth-snipping, to grow begonias of his own in freehold splendour, whereas now, as nervous as any capitalist alive, he barely dare invest in fly-buttons for stock, so, too, his customer, who with quiet assurance ordered eighty guineas' worth of suiting when Uncle Charles was on his death-bed, now knows, and knows that his tailor knows, that if he cannot pay to-day he is not good for the money, and that if his entire family is wiped out to-morrow, stocks will still fall as fast as autumn leaves, dividends still remain as scarce as flies in winter and that, once and for all, the gilt has been taken off the edge of securities.

The relationship, then, between creditor and debtor has been bereft of that most valuable asset, good faith, without which the credit system could never have come into existence. There are still

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tradesmen, suffering as their customers suffer, from the moral lag between standards and economics, who, seeing the deluge approach, wish to go down like gentlemen, shoulder to shoulder with old Etonians in Carey Street; but, for the most part, whilst the creditor becomes more wary and more pushful, totally immune now to the sentimental appeal of rogues and scamps and sparks and runagates, the debtor develops, perforce, a spirit of low cunning, an ingenuity and an elusive quality which makes the job of debt collector a sinecure and affords rich revenue to all such lawyers as embark upon the unprofitable task of sending six-and-eight-penny threats on behalf of their clients.

Is the poor defaulter then to sit in outer darkness, snowed under by his bills, and fearful of the door bell's ring lest the sound should herald bailiffs, senior representatives, summonses, writs, duns and warrants? No, a thousand times no; better that the Marshalsea, abolished eighty-five years ago, should again open its hospitable doors to such as he and give the badgered debtor peace and asylum. But since the progress of civilisation forbids any such ready-made escape, each individual must devise his own.

Hence the smash-and-grab ethics of latter-day debtors. Get what you can, where you can, when you can: that is the attitude which by degrees has been forced upon the luckless mortal who, not rich enough to manipulate the markets himself, still evinces a taste for remaining alive despite the economic absurdity of the desire.

Now there are the morals of the knacker's yard, and those of the Mayfair brothel. There are the morals of peculating lawyers, of professional blackmailers, and of alimony-hunting brides, and some

Quotation from the French

people prefer one and some another of these codes ; but the moral values of those who do not discharge their debts receive but little sympathy from society as a whole, for they are the moral values of the egocentric and the individualist and his non-payments menace the interests of every creditor and every other debtor alive. Therefore each man in secret pursues his financial way, wriggling out of the tight corners as best he can, downing and besting and welching the next man in a losing game wherein the most honourable failures will receive a neat funeral at the expense of the parish whilst the others may get a motor hearse and three lines in *The Times*. Small wonder that society as a whole discourages the ventilation of these moral values. But the time for this decent silence is past. Since every debtor's for himself and every man's a debtor, let us discuss the ways and means of escape ; let us say frankly that we cannot help owing more money than is ever likely to pass through our bank account for the simple reason that we veterans cannot abandon the tattered standard of civilised usage. This is all very well for us, since we are in any case quite useless for the more bloody offices of battle, but let us beware, oh, brother debtors, of handing on that discredited banner to our children.

* * * * *

Quotation.

" *Il faut vivre,*" said a Frenchman.

" *Je n'en vois pas la nécessité,*" replied another ; but even he, without perhaps seeing, at least accepted some such necessity, and the only right-minded attitude for these wrong-headed times must be : Live and let live on credit and may the bested win.

* * * * *

Creditors and How to Escape Them

Reminiscence.

There was once a gentleman who ran up a very large account with one of those fine old-established firms who allow you extensive credit on the clear understanding that if you, or anyone else, should ever happen to pay cash for anything, there will be a 300 per cent profit for them on the transaction. In consequence of this fine old-established policy all the most distinguished insolvents in Great Britain run accounts there, so that a great number of up-starts, for purely snob reasons, are obliged to do so also, while recognising that it is their privilege to settle quarterly.

Now there are some creditors with whom it is a downright pleasure to quarrel. Take the Telephone Company for example. But that is matter for another chapter. With Messrs. Pennyfeather and Martindale no one in their senses, who was not one of their employees, would dream of quarrelling.

Well, this gentleman who had run up the very large account with them, of many years' standing, at last decided that he must give a farewell party and commit suicide. He was a very sensitive person, and had been pressed too hard one way and another, and he did not, in his naïf way, recognise the fact that his name upon the books of Messrs. Pennyfeather and Martindale's accountancy department was to them worth quite as many orders as he might see fit to place in any other department. Nor would Messrs. P. & M., as honourable business men, have admitted any such thing. Nevertheless, it was a fact, and had the gentleman not committed suicide in his early thirties, but lived on to an age as ripe as this firm's old Stiltons, they would never have cut up rough, and this reminiscence would have

Reminiscence

taken the form of a very unusual and graceful story to the credit of a creditor.

As it was the gentleman went to Messrs. P. and M. and ordered everything possible to make a success of his suicide party. And a great success it was. He planned to do the deed at half-past five on the following afternoon by getting blind drunk on good brandy on his own roof in Bruton Street and rolling off. In the morning he called at the shop and he said :

" I deeply regret the fact, but I am quite unable to pay you. It will be of no use suing me, since I intend for this, and one or two other reasons of a similar nature, to take my own life."

They did their best to dissuade him, but he was a man of keen will and adamant.

" Let me at least," he said, "compliment you on your excellent foods and wines, *patisseries*, specialties and aspic."

" Thank you, sir," they said.

" Would you be kind enough," he continued, " before I go now, to fill up my cigarette case with Balkan Sobranis and to replenish my brandy flask with the stuff I usually have."

" Certainly, sir," they said.

This done, the gentleman bade them farewell.

" Please put that down to my account," he said, and left.

CHAPTER II

How to make new creditors—Reminiscence—Social usage—
When not to play poker with bailiffs—When to—Imprison-
ment no object—A note on landlords.

“ Tho’ plunged in ills and exercised with care
Yet never let the noble mind despair
When prest by dangers and beset by foes,
The gods their timely succour interpose ;
And when our virtue sinks, o’erwhelmed with grief,
By unforeseen expedients brings relief.”

MAKING new creditors is always a tricky and expensive business. Old creditors may be difficult and clinging, one may become excruciatingly bored by them, hypercritical and even boorish at times ; but at least one can adapt oneself to that situation and, by recognising where the shoe pinches, by bringing tact and forbearance into play, establish a good working basis for a lasting relationship. Old creditors appreciate these efforts and like goodwill. Of course, they prefer money, but if there is not the faintest chance of their ever getting that, then the occasional attention or trinket, the penny-in-the-pound post-dated cheque felicitously offered at Christmas time (before the accountants come in) with the compliments of the season, does much to sweeten an association which adds to its other tediums that of probable permanence.

But new creditors, unless spontaneously incurred

How to Make New Creditors

(as can sometimes happen, though it becomes more and more rare), or passed on to one by old friends (which is never really satisfactory, for comparisons are made and then resentments and grievances spring up on both sides), unless these things happen, new creditors have to be wooed and won by singularly subtle and ingenious ways. The shy-and-wild approach is quite *vieux jeu* and totally unsuccessful nowadays, nor does the blustering and swashbuckling method cut much ice, whilst the casual, over-the-shoulder manner of opening an account falls completely flat with potential creditors who have been taught by ungentle experience the exact value of the credit they are prepared to extend, and who have become, in consequence, prudent, suspicious and, if I may be permitted a blunt word, slightly mercenary.

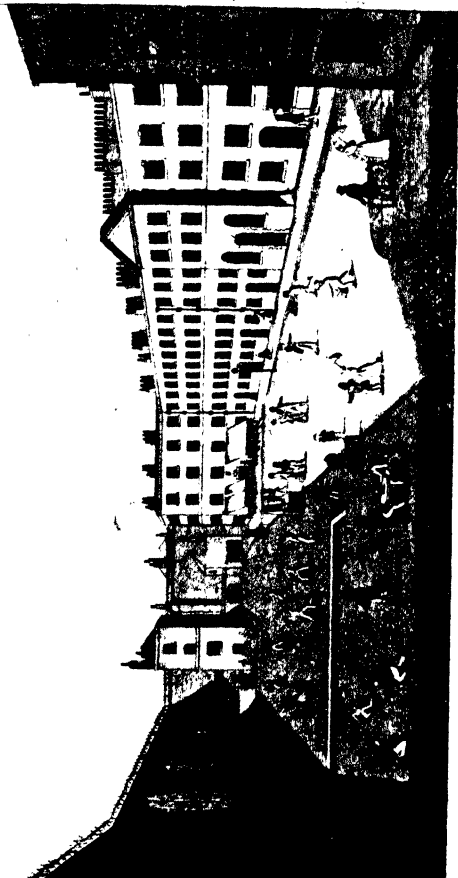
The difficulty is that, once a clumsy approach has been made, and a snub received, there is no second chance. *C'est le premier faux pas qui coûte cher*, as the French say. Therefore it is necessary to learn a perfect technique before making advances. And this is, indeed, an expensive undertaking.

We old fellows who hear Modern Youth complain of the bright hardness of the new type of creditor, and can well remember the dear soliciting creditors of our grandmothers' day, are sometimes surprised at the lack of understanding which Modern Youth shows. Have creditors changed so much at heart? Surely not. Under that harsh exterior, which these days of slump and insecurity have forced them to assume, are they not still the same wayward, capricious creatures, justifiably concerned to see their rights respected, anxious to please, and more anxious still to be paid; swift to threaten, yet slow to take legal action; sometimes emboldened to be

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peremptory, and always horribly right ; yet we know, as decent debtors, that we are liable and where, indeed, would we be without the creatures, tenacious, exacting and importunate though they be ? We old fellows can even admire the steps they have taken to acquire independence, assert equality, and, if they are more clamorous than they used to be, less tender-hearted in some ways, let us not forget how deeply their dearest interests must have been damaged, their confidence abused during recent times. They have learnt to be far more discriminating than they used to be, more cautious in accepting new debtors, of whom they require spotless credentials, and, since few can furnish such in these lax times, it is not to be wondered at that in a small, carefully picked circle of debtors the creditor should be more difficult, more exigent and less easy-going than in the days when to invite you to take credit was the recognised procedure of the respectful and self-respecting tradesman.

To win a new creditor, then, one must be prepared to spare no time or expense. Flatter the creature, buy lavishly of his most expensive goods, encourage him to lay in special stocks of certain unusual articles, make him a partner to your idiosyncracies and fads, make him feel you are a man of taste and consequence, a customer well worth having, and then one day, when funds are really at ebb and you cannot persuade anyone to lend you another penny on which to do your creditor-wooing, go into the shop in a hurry, and say, with an easy assumption of intimacy : " Oh, send round a bundle of, or a packet of, or a bottle of, or a tin of my usual thises or thats, I'm in an awful hurry, I'll have to pay you to-morrow." " That's all right, sir, I'll put it down," says the man behind the counter, and the thing is done.



INTERIOR of the KING'S BENCH PRISON.

From a print in the British Museum

DEBTORS AT PLAY

How to Make New Creditors

After that, all is plain sailing. For a little while longer you must emphasise the strong individuality of your tastes, poke about the shop asking idle questions about unobtainable commodities, offer occasionally to settle the account, fumble for your cheque book, say you cannot bear to let such things accrue, and, after one or two tender reassurances, give that all up, order what you damned well need and nothing else, keep the bills low and steady, go in person to the shop as little as possible and settle down to the humdrum situation of getting tick and being dunned, paying a fraction and ordering a good stock of stuff when you send the cheque, and so on, year in year out, until death or bankruptcy on either side ends another simple and unpretentious relationship.

This, of course, refers to grocers, wine-merchants, florists, fishmongers, poulterers, butchers and chemists. They can sometimes be persuaded to cash cheques for one, they have been known to lend one money, but for this the account must be run pretty high—higher than is really comfortable. Proportion in all things must be observed, but it is probably only on such occasions as champagne, orchids, lobsters, grouse and bicarbonate are really essential that one will also require to borrow a little ready cash from the purveyors of one of these articles, and only on such occasions will they see fit to lend it.

With shirt-makers, tailors, shoe-makers, opticians and other dry goods merchants a slightly modified technique is observed, but only in so far as it is plainly impossible to order in large quantities and very frequently, more, or more peculiar clothing and optical instruments than you really care for, so that the procedure is the same but spread out over a rather longer time.

Creditors and How to Escape Them

It is very often a good thing, not only when making new creditors, but in general when getting into debt, to spend a little first. It enlivens the spirits and circulates money, which, as we all know, is good for trade; and in such places as restaurants, for example, it is of first importance to choose expensive fare before you can hope to come to bill-signing terms with the management. There is, of course, no question of getting credit in common eating-houses and low-class pubs. Just as it would be impossible to start a credit account (without references) at a grocer if you only came round ordering cheese and white beans and the frugal necessities, so is it out of the question that the kind of restaurant or bar where you could, after a stroke of luck, afford to eat and drink regularly will receive you on any but cash-on-the-nail terms. But in places where you pay your share of the rent, the carpeting, the curtains and the staff on every *tournedos*, where they throw in olives, cinnamon, cloves, cheese-sticks and *pretzeln* with the martinis, and yet scarcely account for the price, in such places it is not difficult to ask for a pencil at the end of the sitting, though it comes a bit heavy in tips.

The best way to start this sort of account going is not, as the vulgar suppose, to chaff the management and dig it in the paunch, but to assume a heavy reserve, to incline your head with faint condescension when you are asked if all is to your liking, thus implying that you have eaten better in Paris, Rome, Berlin and Vienna and that you could tell the management something about the preparation of *crêpes* as you would. This makes even the waiters hover concernedly about you, while the management probably retires to its own drinking booth and hops from one toe to the other with excitement. The next move is

How to Make New Creditors

simple. You tell a friend that you will be dining at such-and-such a restaurant (or drinking in such-and-such a bar) at a certain hour, and will he kindly send a note to you there by messenger, or leave it with the hall porter, with your name very clearly written on the envelope. Now you see what happens? The excited management thinks that by dint of its own extreme acumen it has discovered who you are—quite apart from the useful evidence furnished by the arrival of the note itself, for who would follow the movements of any but the important and well known?—and thereafter you will be addressed by name, which is done to flatter and gratify you, and if you are as weak-minded as I am, it does. And when it comes to signing your name on the bill, there it is, your glorious name, the very name that was on the envelope. No questions asked. No references required. You are the well-known Mr. So-and-So, the gentleman who received a note while you were dining, the gentleman who chose the Laffitte '65, the gentleman who always looks as though he had eaten better elsewhere; your autograph alone is probably worth the bill.

And now, poor ignorant, thoughtless debtor, you will probably want to know why you should do all this when that is not the kind of place you can ever afford to go to again. That is what you think to-day. But suppose that to-morrow, or the next day, when you are completely washed up and on the rocks, you meet the only really intelligent girl you have ever met? Where will you take her? Answer me that. Are you going to invite her to souse with you in your own back bedroom on a bottle of gin and a squeeze of lemon? Or expect her to eat toad-in-the-hole at the Ladies' Comfy Café round the corner? No, debtor,

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you must think of your future and of that of your little ones. To get credit at a really good restaurant or smart bar is merely a form of insurance. It is not merely for to-day, but for the future ; and, moreover, if you miss out on the girl (which, incidentally, is one of the more ordinary major ailments of insolvents) you can at least always go back to the restaurant or bar, or both, indulging, with the food that heals and drink that cheers, in the deep nostalgia which the scene evokes.

Reminiscence.

I once knew a man who smelt as clean as a new pin. You could have heard him drop. If he had been the floor you could have eaten off him. And all that time he had not paid his laundry. At last they wrote him threatening letters, each more ominous than the last. He bided his time. Then he sent them an enormous bundle of his oldest clothes which had been lumbering up the place terribly.

"Dear Sir," they wrote, "having made repeated applications to you for the settlement of our account, we must refuse to return to you your laundry until we have been paid in full."

So far the new laundry is *sans peur et sans reproche*.

* * * * *

Now as to the social usage to be observed with established creditors, this is largely a matter which each individual creditor will himself determine. Firm politeness on the debtor's part, up to the last ditch, is really essential, but beyond that—whether it is profitable to mention the extent and health of your family when being badly dunned, or whether to ignore

Social Usage

the pestering letters, requests, demands, entreaties and threats—is a matter which each creditor will settle with each debtor. Proud, sustained and total silence, however, is never good policy over a prolonged period. It produces writs and bailiffs.

As to these latter, social usage here is clearly defined. The bailiff is your guest. Never forget that. He cannot enter by force, but generally succeeds in doing so by guile, and this before twelve o'clock in the morning and not on Sundays, for those are the rules. He may consider that you are his guest,* but, in some way or other, you must establish ascendancy over the man, either by being able to provide him with more drinks than he is accustomed to, though by no means better kinds of drink (for this will merely

* Everyone will be delighted to hear that by 32 Geo. 2 c. 28 “No sheriff, bailiff or other officer shall carry any person by him arrested or being in his custody by virtue of any writ or other process, to any tavern, alehouse, or other public victualling or drinking house, or to the private house of any such officer or of any tenant or relation of his, without his free consent ; nor charge him for any liquor, victuals, or other thing whatsoever, but what he shall call for of his own accord ; nor cause or procure him to call for any such but for what he shall call for voluntarily ; nor demand, directly or indirectly, any other or greater fee than is by law allowed ; nor take any gratuity for keeping him out of gaol.”

But, on the other hand, I don't mind telling you, if the bum goes off without you and your free consent to alehouses and places, or chooses to gad about with his relations and tenants, then the whole thing is off and he has to start at the beginning again. So it is quite a good idea in certain cases where you cannot get on to terms with the man to excite his imagination with plans for going to taverns and how you intend to call, voluntarily, for no end of liquor and victuals, and then, when he can bear it no longer and is champing to be gone, you tell him you will join him later—whilst indirectly handing him a small, but other, fee than is by law allowed. This gets him out of the house.

Creditors and How to Escape Them

arouse his hostility whilst wasting your Tokay), or by discovering in him a taste for music and thereupon playing to him upon whatever instrument you favour, or in any other way which comes to your nimble mind, short of playing poker. As to this, there is a deep-rooted superstition that bailiffs will always make up a game, and that this is much the best way of passing the time of your involuntary hospitality. It is indeed a superstition. It is not that bailiffs play a poor game, but they entertain on their side a fixed idea that yours is a game of bluff. Now that may well be true in some cases, but surely not in all. The result is that the bailiff will always see you, against his better judgment it may be, and once you have mastered that fact, it is just taking money for jam. —This is a total misuse of bailiffs. You must not win money from them. They are human, after all, and it puts them against you. No, you must persuade the bum that your Sheraton, your Chippendale and what-not are worth nothing, and were bought at the Caledonian market ; you must tell him how much you really paid for those old books which might be valuable, you must get him to tot up the total value of your furniture to something well under the amount he is sitting about for, and then you must get him to bring his sister-in-law's son's lorry along in the dead of night and help you to shoot the moon. That is using a bailiff wisely and well.

Of course, if you want to fritter away your time playing poker, lifting £2 10s. *cd.* off the man and turning him against you for life, or for the duration of his visit, go right ahead. But don't come and complain to me afterwards. The only time when it is sensible and legitimate to play poker with bailiffs is when all else has failed. When the man has proved



Fig. 3

BAILIFFS AT WORK

Photomicrograph of The Court of Justice, 1.44

Imprisonment no Object

himself a beast and a sot, when he has drunk your wines and beers and spirits, smoked your cigars with the bands on, proved himself inaccessible to the softening influence of music, and left sweaty finger-prints on what are, after all, very charming and cherished objects. Then, by all means, engage the oaf in a game. But never bluff.

* * * * *

The unlearned will have been wondering how it is that we manage to keep out of prison these days. For their benefit I divulge the dates on which imprisonment for debt was abolished in various European countries—facts which are not without a certain subtle and instructive interest of their own :

France	1867	Switzerland and	
England	1869	Norway	1874
Belgium	1871	Italy	1877
Ireland	1872	Scotland	1880

Of course, some people resent this and think that everyone had a lovely time in Debtors' Prisons. There were, however, special ways for dealing with debtors who squandered their money whilst living at the Government's expense, giving the King pleasure, and, in 1811, it may be news to some, a certain Mr. Culver died in the Marshalsea, where he had been quite unable to keep himself in the style to which it was accustomed, and the Coroner's jury returned the amusing verdict of " Death from Want ".

And anyhow, in 1931, 12,306 people were imprisoned in this country for debt ; 50 per cent of whom were non-alimony-paying ex-husbands, who could have afforded to pay, and the remaining 50 per cent ordinary insolvents who could not.

So everything is quite all right.

* * * * *

Creditors and How to Escape Them

As this is a highly technical work, it is impossible to conclude the chapter without a reference to landlords.

It is a well-known fact that when insolvents, like you or me, become temporary landlords, because we want to go to St. Tropez or something of that sort, the tenants we are so glad to get, and who furnish us, indeed, with both an extremely plausible reason for not staying quietly at home on credit, and also with the ready cash on which to travel, these tenants invariably steal the blankets, plough up the parquet, bite great holes in the curtains and carpets, kill off the goldfish and then either refuse to leave at all—from which piece of tomfoolery it is exceedingly expensive to move them, since it entails almost weekly applications to the courts plus your own hotel costs meanwhile—or else they have left before you get back without either giving an address or paying the rent. Their gas, electric light and telephone bills are then laid at your doorstep, and, although you may declare a thousand times that you have never heard of the people, it would seem that even if they have lived in a perpetual glare and furnace of electricity and gas, whilst holding non-stop telephonic communications with the two Americas, you and you alone are held responsible for the cost of these unbridled pleasures.

The existence of these temporary tenants is possibly of sociological and statistical interest, for they must in the aggregate represent a vast urban and nomadic population biologically ill-adapted to our Northern clime, as their heating bills show, and with no other talents or pursuits than the making of long-distance calls. But humanly speaking, their *raison d'être* is insignificant. They are sent into the world

A Note on Landlords

as a scourge to the ordinary high-minded insolvent, to batten upon him, to confuse his already weak arithmetic, confound his paper calculations and to fling him deeper yet into the slough of debt. They illustrate with extraordinary vividness the principle of the littler flea, and the only thing to be said in favour of this class of wanton parasites is that they do give to their hosts that occasional much-needed pick-me-up or flip of false optimism, which emboldens them to stray abroad and see the world. That the temporary or even part-of-the-house permanent sub-tenant is a source of income is, of course, a fallacy which has long been exploded in fact by all insolvents of experience, but in theory and on paper what encouragement and magic is there not every time in seeing the words Incoming Rent ?

So much, then, for the landlord when it is you. Now for the landlord proper.

The landlord proper is a gross personage with a paunch, who has several unsavoury representatives and does not believe in damp or rats. He is, in fact, a creature of quaint scepticism and prejudice but, like the piscicidal sub-tenants, he can never be caught out and appears to be able to take the most arbitrary lines of action while remaining well within the law.

If you are in the position of owing rent to your landlord, as most of us are, you must not suppose for one moment that all you have to do is to dig your toes in, as your own tenants did in the summer, and neither pay nor budge. The landlord proper has power, and also many bailiffs at his command.* At a word from him, a low whistle in the night, and these hordes of long-distance sitters are let loose. I have

* q.v. *The Law of Distress*.

Creditors and How to Escape Them

already spoken of them, *con brio*; but I cannot give any real sound advice about how to escape or circumvent landlord-creditors, because the subject is so threadbare, having been worn thin in no less a place than St. Stephen's, that it is hardly safe in private hands any longer, and no matter for individual enterprise, by which most things worth doing get done in England. To the serious and much-beset tenant, I recommend a long and methodical study of the laws and rules and acts referring to rent and housing, distraint and eviction; and then, with any luck, he may be able to discover some means of tripping, baulking or stymying his landlord yet, but I hold out no hope to the merely feather-brained with no taste for academic research.

CHAPTER III

Reminiscences—The pathetic—The antipathetic—When to shoot the moon—When not—The importance of liquid intake for insolvents.

“Wyll it please you a cup of good wyne to drynke
Wyll it please you to go to the goodwyfe of the clinke ? ”*

Reminiscences. The Pathetic.

THERE was once an insolvent stranded in a foreign country. It does not matter how he got there or why. His only means of raising money to pay his debts was for him to return to his native land and pay a visit to a delightful and feeble-minded lady who was his aunt and who every time her nephew came to see her could be quite easily persuaded that his annual allowance of £150 was due. He generally visited her every two or three months ; but it was no use at all writing, because, as the old lady was almost stone blind as well as being so foolish, she kept a companion of perfect sight and efficient mentality who simply dealt with the nephew's letters in the most offensive and business-like way imaginable.

At this time the allowance was very much overdue, for Mr. O, as I will call the nephew in order to mislead the reader, had been out of the country for six months. Here he was then, in honour bound to pay his debts abroad, by circumstance compelled to re-

* Clinke : Bankside Prison, Southwark.

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turn home in order to do so, and, in this quandary, he decided that his best course was to invest money which was, strictly speaking, pledged to an old *maquerelle* in Barcelona, in a railway fare to Paris, where he had an old friend whom he had once extricated from the most intolerable situation with a clairvoyante, and from whom in consequence he would not have scrupled to borrow money for the remainder of the fare back to England.

O reached Paris one evening in early October, when Paris is at its misty best, and, being much fatigued by the journey, sought refreshment in a café where the waiter, in memory of old times, still kept bicarbonate of soda for O under the counter and allowed him tick after midnight, at which time O was in the habit of discarding his clothes and writing rude words on the shutters.

Therefore he was unable to get into touch with his old friend until quite late the following morning when he learnt, to his dismay, that the old friend had left Paris for the South by the 8.30 a.m. and would not be back for a month.

O was now in what they call *un joli pétrin*, or pretty kettle of fish. Fortunately he had left Barcelona without giving an address, but that is cold comfort for a man of honour. Picture O in Paris now, on his beam ends, a millstone round his neck and his back to the wall, trying to make both ends meet. Why did he not put his nose to the grindstone, the harsh critic will observe? He was already, alas, in a painful position and that would have been a physical impossibility.

Whilst in this plight he saw, in a baker's shop, a small and succulent rye loaf marked 1 franc 50.

"By Jove!" cried he, for he was a man of many

Reminiscence : the Pathetic

oaths, and passed on. But later, as he wandered under the arcades of the Place des Vosges, which is an inexpensive pleasure, a vision of that little loaf appeared continually before him. At last he could bear it no longer, and, rather than wend his way back to the prototype he plunged into the nearest bakery and boldly asked if they had a *pain de seigle* at 1.50.

"*Mais, bien sûr, Monsieur,*" said the baker, and producing one from the back of the shop offered it to O for one franc only. O paid and snatched. His salivary glands, always in good order, now functioned overtime, and as he carried his precious purchase into the street, it is not too much to say that he would have afforded pleasure to Professor Pavlov.

Now it is at this point that we get a little insight into O's psychology, and where I am about to describe an incident which illustrates very adequately the difference between man and our dumb friends, salivary glands or no. Some people are inclined to think that the only thing which distinguishes us from the dog is that dogs drink water, but listen to this : O might well have been expected to tear the paper from his loaf and to have ravened then and there, at once, in the Place des Vosges. But he did not. He peeped at the brown powdery surface, with its scattering of husks on top, bearing testimony to the fact that the whole grain and nothing but the grain had gone to the composition of this loaf, giving promise of the bulk and vitamin, the germ and roughage which were to keep his metabolics warm. He peeped at his loaf by way of *apéritif*—though Heaven help the poor fellow, he needed none—and then walked very deliberately to the Jardins du Luxembourg, because, forsooth, he had a favourite seat there, not far from the pond ; and there, on his favourite seat, O

Creditors and How to Escape Them

sat and undid his loaf and then took an enormous bite.

His teeth were sharp, his appetite, if the reader will permit the understatement, left nothing to be desired. Nevertheless O's teeth were unable to enter the loaf. Hurt and a little surprised, he then attempted to break the obdurate thing between his strong fingers, and was equally unsuccessful. Driven beyond ordinary forbearance, O now attacked the loaf viciously with a hair comb, a nail file and, finally, a bunch of keys, but he failed to make any impression upon it. Almost maddened by grief and disappointment, and with his frustrated gastric juices, which had been on the alert all eager for the treat, going back to their kennel with spiteful jabs at his inside, O now flung the loaf from him. It struck a piece of decorative rockery, and, meeting its match at last, broke into pieces and lay still, a thing of granite and green mould. O picked up the petrified remains and cast them upon the waters of the pond. Now O touched bottom. At that moment a voice said :

" Oh, hullo, O," (of course it sounded less silly than that, because the name was not really O), and suddenly this hungry, disappointed man was confronted by a rich American acquaintance who liked having people with him eating, drinking, going places and doing things.

" Hullo, U!" said O, with genuine cordiality. (The American's name was really nothing like U.)

" Come and have a drink," said U.

" Certainly," said O.

" How's life ? " says U. " Did you settle with the madam before you quit Barcelona ? "

Well, there is obviously no need to retail the conversation. The upshot of this most unexpected and

Reminiscence : the Pathetic

fortunate encounter was that to O, buoyed up by innumerable drinks, the incident of the loaf seemed altogether remote and improbable, and when he had eaten a steady meal at U's expense, he was perfectly well able to return the two thousand franc notes which the American negligently flicked across the table at him during the recital of O's difficulties.

"Say, you must take that," said U.

"Absolutely unnecessary, old man," warbled O, comforted and fed and still rather drunk. "Something's bound to turn up. You wait and see."

"Well, don't be a goof," said U, reluctantly putting back the notes in his pocket book. "It's easy enough for me to lend you the cash; you don't want to hang on too long. This is the hell of a burg without money, and don't I know it!" U winked cheerfully, clapped his pocket, and, getting up, said, "Let's go see the madam in the seventh *arrondissement*."

Well, after some days of this life, O decided that he might just as well borrow money from U straight off. True that his company seemed to afford the American a certain amount of pleasure, but O was a simple and upright creature, so that it irked his conscience to find himself the object of so much lavish expenditure which got him no nearer to his aunt or to the repeat order of his annual allowance.

Finally he broached the subject.

"After all, U," he said, "I think I'd better borrow a bit from you and be getting along back to England. It's all very well hanging around here and I'm certainly having a swell time, but it doesn't get me any place."

(The American language is always infectious.)

Creditors and How to Escape Them

"Oh, sure, buddy, you say what you want when you want it. *Garçon!*"

The next morning, October 14th, O, having fallen apart in the night, pulled himself together and decided to take train that very day. He called up U and told him.

"That's O.K. by me," said U, "let's say we meet at six to-night at the Select."

"Yes, but——" began O.

"That's all right, buddy, I know what you're going to say. You want to start from the word go, but I don't have the cash in my pyjamas, see? And I ain't properly up yet, not by a long way, so you go get your bags fixed and I'll meet you like I said. You can make the night boat that way. Here's how!" Then U took another drink and got back into bed.

Well, borrowers, like beggars and thieves, can't be choosers, and O therefore went slowly to the Gare d'Orsay, where he had left his trunks on arriving from Spain and found, to his horror, that they had been languishing there in the *consigne* for nearly a fortnight at luxurious hotel rates. It made him notice the date and spurred his determination to delay no longer. It also made him grieve to think of U's good money going this way, but he remembered the lavish display of thousand franc notes with which, on the first evening, U had accompanied his offer of a loan, and determined, just as soon as he had got the money, to redeem those trunks which contained, amongst other things, a very charming lace shawl for his aunt and some castanets for her companion. Then he lunched at a restaurant where he had been much seen with U, and promised to return later in the day to pay for his meal. After that he cleared his room and promised to return later in the day to settle up

Reminiscence : the Pathetic

with the hotel. Then he had some drinks on the same basis and at six went to his rendezvous with U.

The sight of U's round face gave O real pleasure. What generosity was in that florid man, what milk of human kindness flowed from him ! Not that O had particularly wanted those last many days of riotous living, but here he stood, well fed and slightly tight, a man about to vindicate his honour in the capitals of Europe, whereas when U had found him, he had been but a poor forked thing with an aching stomach, casting his rye bread upon the waters.

Meanwhile U, whilst O indulged these thoughts, bounced up and down with most alarming buoyancy and was in a state of high excitement.

"What's up, old man ?" asked O.

"Gosh, boy, I was tipped off to back Noble Star in the Cesarewitch, and I've a kinda feeling—hey, *garçon*, get on to this number again ! Hold on, O, I gotta buy a paper."

So babbling and so bouncing U awaited the results, nor did he soon subside when they came through, for that Noble Star won the Cesarewitch on that fourteenth of October is old racing lore to everyone. The boy who brought the glad tidings received a hundred francs, and O, sitting at his friend's side, reflected soberly that, since man is a selfish animal, he could take genuine pleasure in U's unforeseen good luck because it so greatly eased the task of borrowing on this, of all days, when his will to be gone burned as a clear flame within him. Digging his hands in his quite empty pockets, O hummed a little tune. The gods were on his side.

"I'll say we oughta make a night of it," said U, when he had drunk deeply. "You on, buddy ?"

O became rather English.

Creditors and How to Escape Them

"I'd have liked to awfully, old man, but, honestly, you know, I mean, I really am frightfully keen on getting back to-night."

"Oh, sure," said U, "if you feel that way, you stick to it. Not going off right now, I guess, are you? Time for another? *Garçon!*"

So it went on. The propitious, the legitimate moment to touch the man was here. But how to start? O got up and stretched himself.

"Well, I ought to be getting along now—I've got luggage to pick up from the d'Orsay on my way, hellish expensive, leaving luggage——."

"Oh, yeah? That reminds me, you wanted me to loan you some cash for the fare, don't you? Just how much is it?"

What had the man said, this backer of winners, this tosser of thousand franc notes?

Well, you cannot tell a man, flown with racing results and gin, about your aunt's shawl and cloak-room charges; you cannot mewl and niggle in his face when he wants figures. O looked at his notebook and quoted the third-class fare. U rounded off the sum, bringing it up to four hundred francs, asked the waiter to change a thousand-franc note and passed the four hundred to O. At that moment a party of red-hot Montparnasse Americans came into the *café*. U. was delighted.

"*Au-revoir*, old son, *bon voyage!*" he bellowed at O.

"Good-bye, U, old chap, and thanks awfully," said O.

Then he went out into the streets again and paid his lunch, his drinks and his hotel. But his trunks he left at the Gare d'Orsay.

There is nothing much more to tell.

Reminiscence : the Antipathetic

By Christmas, when O reached England, his aunt had finally been removed to a very nice asylum, built in the Gothic manner, and the family lawyer, having power of attorney, sees to it that O receives his annual allowance once a year.

* * * * *

The Antipathetic.

There was once an insolvent American couple who, shortly after the passing of the 18th Amendment, had come over to Europe to do some drinking. They had not always been so insolvent, but then neither had they previously thought of being so intemperate: the two went hand in hand, until finally they drifted to a small Italian island where they became totally indigent and inebriate.

So far, so good. Nobody minded them very much—the Italians are fond of music and these Americans sang a great deal—and as it was fairly obvious that they would shortly reach saturation point and be buried in the local cemetery in an excellent state of preservation or pickling, no one even bothered to press them unduly for payment.

Until one night when this roaring couple, returning to their villa in their customary state of bemusement, began to see things. Then in their terror they screamed and shouted for *caribinieri* and staggered wildly to the maids' bedroom for help and protection. And there in the maids' bedroom, oddly enough, they found the *caribinieri*, both of them, who had heard the yelling and were now putting on their uniforms and boots as fast as they could.

The sight seemed to have sobered the Americans, for, forgetting the hallucinations of the garden which had led them to this less unusual vision, they broke

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into vile abuse of the maids and, dismissing them on the spot, swore to get the policemen dismissed as well.

Now, Italian servants can and will stand for a good deal, but having their love-affairs interrupted by inebriate Americans, or by anyone else, no Italian can suffer. These two maids, being turned out in the middle of the night, made a great hullabaloo and then took vengeance by awakening all the tradespeople with the false information that the American drunks were about to leave the island, for which reason they had summarily dismissed their servants, without notice or wages, and that if anyone hoped to be paid, he had better present himself at daybreak at the villa.

Therefore, by the time Mr. and Mrs. F. arose from their couch, the place was seething with their creditors. In this situation, they were forced to substantiate the servants' word by making immediate preparations to depart. At the sight of the packing, a great outburst of Italian indignation rose from the creditors and one of them ran off to fetch authority, in the person of the *sindaco*.

The *sindaco* listened gravely to the recital of wrongs and then went to the villa himself. He was a man of peace and he did not wish murder to be committed. He knew his people, and the creditors comprised a good half of the population. So he suggested, in English, to Mr. and Mrs. F. that perhaps they were packing up to go to the mainland merely in order to get cash from a bank there, to change dollars into lire, it might be. The Americans wisely accepted this explanation of their movements, and the *sindaco* then bade the creditors step out with him into the *piazza*, where he addressed them with much tact and feeling.

Reminiscence : the Antipathetic

By this time, the true story of the *caribinieri* and the maids had somehow got about, arousing lively interest without reducing anti-American feeling. The *caribinieri* themselves, on duty in the *piazza*, shifted very uncomfortably from boot to boot, and the maids, who had joined the creditors in order to claim wages, wept gently and shamefacedly against each other's shoulders and, in the thronged square, everyone awaited the arrival of Mr. and Mrs. F.

At last they were seen to come, and a dull murmur of anger rose from the crowd. They had had some difficulty in obtaining portorage : the peasants who had finally consented to carry their bags to the quay now appeared and were greeted with jeers, but vindicated themselves by tossing the luggage from their heads into the sea as soon as they got there.

The *sindaco* stepped forward while the creditors pressed round in hostile mass and listened.

" You are going to the mainland to fetch money, I understand ? " said the *sindaco* in Italian, and for all to hear.

" Yes," said the Americans.

" Well, I have no power to stop you," he said.

The crowd shouted and shook in protest, but was silenced by the mayor.

" All these people," he went on, " claim that you owe them money, and as you are leaving the island they fear they will never receive it. Do you assure me that you are coming back ? "

" Yes," said the Americans, and, like the *sindaco*, devoutly trusted they would never redeem that word.

" Nevertheless, will you be so good as to leave, in token of good faith and as surety against your return, some object of value which can be given into the

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keeping of the creditor with the largest claim against you until you are able to pay in specie ? ”

The Americans looked blank. They had sold every object of value which they had ever possessed months ago ; but the *sindaco*'s compelling eyes were fixed upon a gaudy paste ring which ornamented the lady's hand. The male American shook his head nervously. Immediately a savage noise came from the crowd.

“ This ring, for instance,” said the *sindaco* blandly, taking the lady's hand ; “ would you not bring yourself to leave this with us ? ”

“ But——” began the American.

“ What fire it has ! What sparkle ! ” cried the *sindaco*, and, with a deft gesture, removed it from the lady's finger and held it up, smiling at it with evident admiration.

“ See,” he said, addressing the crowd, “ the beautiful jewel which the *signora* leaves behind when she goes from here ! Does that not satisfy you that she will return before long ? I have taken it from her betrothal finger. Come, who shall hold the gorgeous pledge ? ”

The wine-merchant stepped boldly forward, and no one contested his claim.

Then, chatting genially, the *sindaco* led the frightened couple towards the quay, where he warned them never to set foot on the island again, while the crowd, murmuring a little still, but anxious to see the ring, clustered round the wine-merchant and shortly afterwards dispersed.

Later that day I walked into the wine-shop with the *sindaco*, where we sometimes shared a bottle.

“ Ai, Guiseppe ! ” said the cunning man of peace, “ show Mr. X. the beautiful ring the *signora* left with you this morning. He is a great expert of

When to Shoot the Moon

jewellery in England. See, X., what a fine stone. Is it not of the first water ? ”

I nodded sagely and peered at the thing with the air of a *connoisseur*.

“ Would you not say,” said the *sindaco*, “ that it is worth a great deal of money ? Perhaps many, many thousands of lire ? ”

“ Oh, yes,” I agreed.

“ You should never part with it, Guiseppe,” said the *sindaco*, handing it back to the gratified wine-merchant. “ Never. Even if the *signora* begs and implores you on her return. It would be like selling it, and you must never sell it. Give it to your wife. She will be the envy of the island when she wears that priceless gem. Ah, you may be a proud man this day, Guiseppe.”

* * * * *

At the risk of appearing inconsequent, I must now refer back to a matter which has been lightly touched on before. I did not mention shooting the moon at the end of the last chapter, as I wished rather to finish upon a stern and hopeless note where landlords were concerned ; but one can, of course, always shoot the moon, which my small dictionary says, means to remove one's goods by night to avoid paying rent. (This I mention for the benefit of insolvents who are not familiar with the process.)

Now, the first requisite for one so engaged is another lodging to which the goods can be removed. And this by night. Difficult, you see. Most people in fact, wait until they are turned out and then, having had bailiffs hanging about for so long, they have next to no goods left to remove, except (for the law is nothing if not lenient) the bed on which they sleep,

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the chair on which they sit, and the tools, implements or rattletraps by which they pursue their trade, craft or profession.

But some people love their effects and movables and, as the arrears pile up against them, they think upon the moon and practise shooting. Who can blame them? Scarcely even a landlord. Were he himself so threatened, would not he seek to put his fern-pot and Penates under cover? And as for us, who lord it over no land and cannot even pay for our corner, do we not hasten to confer with the handbarrow man, negotiate with the lorry-driver, have a word with the grocer's van? Indeed we do.

But let there be no shooting of the moon without a proper dumping ground in view (rent-free, of course: it's no use flying from pillar to frying-pan), and the certainty that you will not meet your ex-landlord every time you put your nose out of your new retreat. People have a way of being extremely disobliging to defaulting tenants even when they are no longer tenants, but merely defaulters, and you don't want to drag that sort of thing about with you. In fact, it is best to go some quite considerable distance from the old home, and this shakes up the effects and movables rather a lot. It is not as though you could avail yourself of a good pantechnicon service and professional, skilled packers. Till sundown everything must appear secure, orderly, and permanent. The packing cases must have been smuggled in, one by one, last week. The cheerful clatter of crockery must seem to herald the preparation of the evening meal and not, as you very well know, the fact that some well-meaning lozel is smashing your china in an attempt to get it all in. Then, with the first cat's wail, you begin. Silently and swiftly the work must

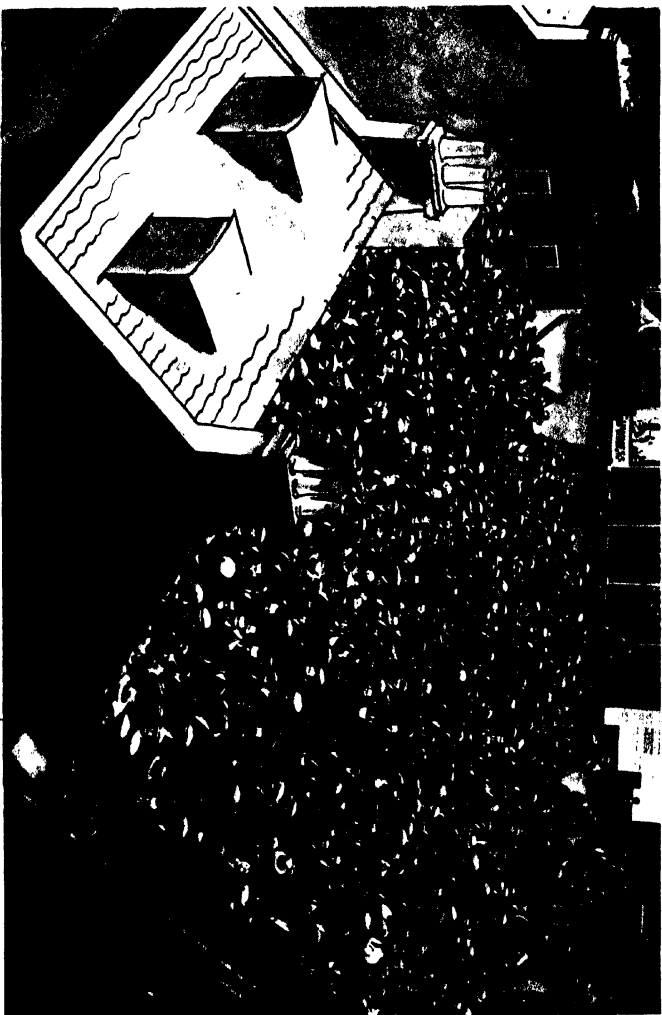


Fig. 4

BAILIFFS

Liquid Intake for Insolvents

be done, the heavy stuff silently and swiftly placed on hand-barrow or in van, and the whole exodus completed before the neighbours have communicated their shrill wonderment to the entire residential district. No easy task.

Therefore it is suggested that shooting the moon should be done only when (a) there is a moon, (b) there are a lot of fairly strong sympathisers in tow, and (c) when you are perfectly reliably sober.

It should not be done when (a) you have nowhere to go, (b) your landlord knows where you are going, and (c) when you are not perfectly reliably sober.

You can give a good house-warming bottle-party when you get there.

Now it will have been noticed by the attentive reader that, in the course of this work, there have been frequent references to the subject of drink.

The average liquid (alcoholic) intake amongst insolvents is higher by far than that of the rest of the population put together. (This statement can be verified at the offices of the Royal Statistical Society and the London United Temperance Council.) This is a very interesting fact and, at first sight, well-nigh dumbfounding ; but when one considers the very small proportion of the population which is not insolvent, it ceases to dumbfound and one cannot but believe it.

I do not wish to say anything much about drink, because there are so many really professional writers in England and America who do very little else ; but if I did, it would be to praise the juice of the grape above that distilled from barley, malt, rye, sugarcane, wormwood or potato, and this, whether flav-

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oured with hop, juniper, aniseed, cummin or whatever. If I did, it would be to praise the effects of the juice of the grape above those produced by swimming before breakfast, holing out in two, making a double check, holding a natural straight flush, or being given the key to someone's flat. If I did, it would be to tell you that as long as you have the price of, or the credit for a few bottles of dry white or smoky red wine, you have, good insolvent, the perfect means of escape from creditors and all else, and there is no need for you to read further this evening.

CHAPTER IV

Honesty better than policy—Specimen letters—On the character of bank managers—With back to the wall—Decency defined once and for all—On borrowing money—Parenthesis by way of illustration.

“Go to Parnassus? Alas, Apollo is bankrout, there is nothing but silver words and golden phrases for a man.”

IT has already been implied elsewhere that it is better to have paid in part than never to have paid at all. That is a very important point in the matter of creditor-escaping. In this way, and by a show of forthright honesty, as manifested by polite excuses or part-payments, you can temporarily draw the wool over the creditor's eyes. Oft repeated douceurs of this kind do indeed keep all kinds of undesirable callers from the door; but the strongest suit of any very hard-pressed debtor is sometimes a disarming candour, an ingenuous approach, for creditors are, on the whole, so discouraged in these days that the poor mugs think that when they have got your admission of liability they are next door to having got your cheque. There is hardly space here to enter into the phantasy life of creditors, but it is a plain fact and a very absurd one that if you go personally and speak to the head of the firm which is suing you, explaining how you have been away and given strict orders not to have your letters forwarded, so that of course you had no idea that he had written to you so charmingly

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and so often until your return, when you were much displeased and shocked by receiving this curt communication from the lawyers of the Traders' Protection Company, or something of the sort, well, then the head of the firm will titter indulgently and a little apologetically, and the suing will stop without your having reduced the bill by one penny. Sometimes it is even worth saying: "I haven't got the money, but be sure I will pay when I can." Of course, it is merely a postponement of disaster; but time is the great factor in combating the hydra-headed monster of debt. It is true that never enough money to clear you is going to come in, but money in paltry and unsatisfactory dollops undoubtedly will, and must and does, and on that day there is generally someone who cannot be kept at bay any longer, and this person or firm, naturally enough, has first claim. So the important thing is to keep the many quiescent, and hence the good idea about honesty.

Specimen letters.

DEAR SIRs,

It is with deep regret that I note the tone of your last ten communications. If you will be good enough to examine your books you will find that I have been a customer of some value to you for a matter of many years, and, though without commercial training myself, I cannot think that this policy of oblique insinuation and covert threat is the best way to insure the good will and continued custom of your patrons.

Now, as to the little matter of my current account, I note that you hold me responsible for the purchase of 5 pairs of socks (or 5 tins of ginger biscuits, or

Specimen Letters

5 bottles of gin, as the case may be or may not be, as the case may be) in the year 1903 (or 1913, or 1923). It is not often that a firm of your standing commits itself to so gross an error, and I must request you to go into this matter of the socks (or biscuits or gin) at your leisure, as I have not the faintest recollection of having made any such purchase. Kindly acquaint me with the colour of the socks (or the brand of biscuits or kind of gin) with which you are under the misapprehension of having supplied me, and I will be glad to reconsider your uncouth demands for prompt payment.

Yours faithfully,

Now this is very neat. Just a hint of stern rectitude behind it: you are not a debtor to be trifled with; for two pins you will tell all your friends that they have attempted sharp practice in the matter of the articles charged for; and if, in the end, they can prove themselves to have been perfectly right all along (which is highly doubtful in these times when poor devils of accountancy clerks are always being discharged, so that scarcely one is left who can trace these age-old purchases to their source), well, then, at least you have gained many weeks of time and got on to a footing of regular correspondence with them which does much to establish confidence.

The following letters, chosen at random from my file, with their Correct Answers, are appended for practical purposes:—

Letter I.

DEAR SIR,

July 11.

With reference to our unpaid account and our letter of last June 8, we are now placing the matter of collection in other hands.

Yours faithfully,

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C.A.

DEAR SIRs,

Your letter of July 11 pains me deeply. In the first place, that is the date of my birthday, when all correspondence is approached with happy anticipation and in a spirit of restrained festivity, and, secondly, owing to an unfortunate and prolonged bout, I did not have the pleasure of reading your letter of June 8th. Now that I am both well and older I shall be delighted to answer your letter and check up your accounts if you will be good enough to send me some. It has always been a pleasure to deal with your firm personally, and no one would regret it more than myself if these matters passed from you into other hands, as you, in momentary haste, suggest.

Yours faithfully,

Letter II.

May 2nd.

DEAR SIR,

We regret to observe that no notice has been taken of our letters requesting payment of our account, amounting to £29 16s. 2d., for goods supplied between December, 1930, and December, 1932. The length of credit now extended is the utmost we are able to allow, and we are therefore compelled to ask for a settlement by return of post.

We remain, Sir,

Your obedient servants.

C.A.

Silence.

Letter III (from the same firm).

July 28.

SIR,

As no notice has been taken of our application for payment of our account for £29 16s. 2d., we now

Specimen Letters

regret to inform you that unless we receive a settlement by Friday next, August 4, we will be reluctantly compelled to place the account in the hands of our solicitor.

We remain, Sir,
Your obedient servants.

C.A.
Silence.

Letter IV (from the same firm). September 12.
SIR,

We regret that we have not been favoured with a reply to our letter in reference to the settlement of our account outstanding, amounting to £29 16s. 2d., for goods supplied between December, 1930, and December, 1932.

Owing to the fact that this account is considerably overdue, we must request you kindly to favour us with a cheque in settlement, by return of post, to obviate the transfer of the case to our solicitors.

We remain, Sir, etc.

C.A. (*since this dog will not bite*).
DEAR SIRS,

I have much pleasure in sending you a cheque for 16s. 2d. on account of the amount owing. Kindly send me your new season's catalogue and also 4 lbs. of your admirable coffee, each pound to be composed of $\frac{3}{4}$ lb. of Jamaica and $\frac{1}{4}$ lb. of Mocha. Mix it well and send the good beans, unground, in one of your airtight, waterproof, double-lidded tins to me at the usual account address.

Yours faithfully,

Letter V. Private.
DEAR SIR,

We beg to inform you that according to the

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Bank's Books, your account appears to be overdrawn to the extent of £10 5 7s. 2d.

We think it advisable to inform you of this, in case a remittance intended for your credit has not reached the Bank.

Yours faithfully,

C.A.

DEAR SIR,

I am greatly obliged to you for the information contained in your letter. I will hasten to glance through all the remittances intended for my credit and ascertain why they have not reached the Bank.

Yours faithfully,

Letter VI.

Final.

SIR,

We regret to find that we have not received a reply to our request for a settlement of Messrs. Wagstaffe's account, amounting to £10 18s. 0d. We have to inform you that instructions are being given for the issue of a writ against you for the recovery of the amount in full.

This is to take effect five days from the above date, failing compliance with our request in the meantime.

The writ will be served at the address to which this letter is being sent, and this notice must be considered as final.

We are,

Yours faithfully,

C.A. (to Messrs. Wagstaffe).

DEAR SIRS,

Some interfering persons have come between us and are writing disagreeable letters, such as you would never put your hand to, on the subject of my old association with your firm. I am sure it is as

Specimen Letters

distasteful to you as to me that I, who have been served for so many years with your excellent socks and ties, should now, at long last, be served with writs on your account. It is, indeed, not to be thought of, and I have pleasure in ignoring these persons who cannot be following any instructions given by your firm, which I know to be the soul of courtesy and taste, and in sending you £5 which I fancy is the amount outstanding.

Yours faithfully,

Letter VII.

SIR,

We have been instructed by our clients, Messrs. Clapperclaw and Carp, to apply for payment of £25 4s. 6d., the amount of their account against you.

Kindly see that this reaches us within five days of the date of this letter, failing which we shall instruct our solicitors to commence legal proceedings for the recovery of the debt.

We are,

Yours faithfully,

C.A.

SIRS,

You are cordially invited to commence legal proceedings against me, as there is nothing which would give me greater pleasure than to expose to the British Bench the perfidy of Messrs. Clapperclaw and Carp. Do you realise the nature of your clients? Debt collectors cannot be too careful in these matters, and it is with real sorrow and surprise that I see an old city firm like yours, which, I note on your letter head, was established in and has no doubt flourished since 1875, receiving instructions from Messrs. Clapperclaw and Carp. Were I to describe in

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detail the shabby treatment and shabbier suiting which I have received at the hands of your clients, I doubt not that your Principal, as a man of judgment and respectability, would shudder away in horror at the very idea of acting on their behalf and would indeed reconsider the peremptory tone he pleases to take to me in his letter. No, sirs. In withholding prompt payment, which is quite contrary to my usual custom, from Messrs. C. and C., I am merely following the dictates of an outraged sense of justice and moral indignation. That they should have been able to impose upon so worthy a firm of debt collectors as yourselves is a matter for grave and disturbing reflection. My answer to them, as to you, Sirs, is, without hesitation, sue and be damned.

Yours faithfully,

Reminiscence.

There was once a completely dishonest young woman who lived on a floating overdraft. It never floated very well, and quite often it came perilously near to being a sinking fund. She had, therefore, taken the very sensible line of never going near the bank, but of sending her trustworthy personal maid instead. One day, however, the maid was ill, and the young woman realised she would be obliged to go herself. She put on her best clothes and pushed her cheque through to the clerk with the most engaging smile possible. The clerk went away for a long, long time, then he came back and began whispering in a sinister manner with his colleagues. Then a person with an altogether whiter and stiffer collar appeared, hovering in the background, and frowned at her over the top of his spectacles.

"Oh, are you the Manager?" she cried, in the

Bank Managers

voice of one who has heard so much about you.

"Yes," said the white collar rather ominously.

"Oh, well, I'm Miss So-and-So," she said, "and I called to see how my account was getting on. I *do* hope it's all right."

"You are really Miss So-and-So?" said the manager, putting on a white smile above his collar.

"Yes, indeed," said the young woman.

"In that case I think it was brave of you to appear here in person. We appreciate that very much," said the manager, and his smile became almost real.

"Oh, it's no trouble," said Miss So-and-So, who wouldn't have come for the world if she could have helped it. "I thought you'd better see for yourselves that I really was alive, because whilst there's life, there's hope, you know."

"Quite so, Miss So-and-So," said the manager.

"But is my account really all right? Do tell me."

"Since you ask, it is not really all right," said the manager, "and I have no justification for honouring your cheque."

"Does that mean," began the young woman, and looked unhappy, "that I shall not get any money? It's a perfectly good cheque; I wrote it out myself this morning, there's nothing in the least fishy about it, I can assure you. And, as a matter of fact, I've got quite a lot of cheques left in my book, so there can't be anything very wrong."

"Well, Miss So-and-So," said the manager, "if you had not come here yourself and explained to us so clearly your concern for your account, it is extremely doubtful whether I could have seen my way to meeting the cheque you so kindly presented this morning. As it is, however, and, in view of your personal visit, I have pleasure in letting you have

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the five pounds you require. Do you prefer it in pound notes ? ”

“ Yes, please,” said Miss So-and-So.

“ And if I may advise you,” said the manager, with a fatherly smile, as the clerk handed her the notes, “ do not be in a hurry to write out the remaining cheques in your cheque book until you have paid in a little money. This is a matter which no doubt you will understand when you are older. Good morning, Miss So-and-So ; thank you for calling.”

“ Thank you,” said Miss So-and-So.

The overdraft is now floating again, but always, I fear, downstream.

Now the interesting thing in this last, otherwise rather pointless, story is the light it sheds on the character of the bank manager. All the reminiscences in this book are the authentic records of my own and other people’s experience (I may fairly claim, indeed, and by the way, that I have not had recourse to a single reference book during the composition of this work), so there is no doubt whatsoever that the bank manager was as chivalrously sentimental as is here recorded. That, the superficial reader will think, is plainly untrue, and he will perhaps recall a hundred instances of harsh, even ungentlemanly behaviour on the part of bank managers to refute the facts which I have adduced. But he will be wrong ; for, though a bank manager may sometimes be at the end of his tether, driven and gnawed at by his superiors at H.Q., fawned on and besieged by a rabble of overdrawing clients, he is at heart a man of sentiment, who wishes only to do the right thing by his Branch, and to ease the way to-



Fig. 5

National Gallery

BANKERS AT WORK

(Note superfluous millinery. They simply don't *know* what to do with their money.)

With Back to the Wall

wards his own ripe and pensioned old age. He does not like having to step on the faces of the fatherless and the widowed ; to refer a cheque to drawer cuts him to the quick, and the chronic overdraft, despite its rich harvest of bank charges, is to him as a pain in the neck. That the man, as a man, is tender-hearted to the point of softness I will now illustrate by a further reminiscence drawn from my own experience.

* * * * *

Personal Reminiscence.

Things had once gone too far, and I was planning to leave the country in a plain van. I had approached all my nearest and dearest, furnished them with watertight hard-luck alibis, and, leaving them dry-eyed, had come away empty-handed. At last it occurred to me that, though relatives are plainly unwilling to hand over money, there are still some people of sufficient integrity and pride to enjoy their own financial stability, and who would be willing, in certain distressing circumstances, to sponsor a small innocent overdraft.

From a list of such persons I chose, after careful consideration, a distinguished doyen of my own profession (I am in a small way a monumental sculptor), and who had once had the affability to praise my work. He himself had laboured under difficulties as great as mine during his artistic youth, but had extricated himself finally and with honour upon inheriting a fortune from his father, a pork-butcher of some note. Here, then, was a man well situated to become my guarantor, my patron, I had almost said. To this illustrious artist, then, this man of fortune, I addressed myself, and stated my case plainly.

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I have already made reference to the fact that my nearest and dearest remained quite dry-eyed in face of my impetrations, but if I had been discouraged by the fact, that was as nothing to how profoundly I was disconcerted by the sight of real tears welling up in the great man's eyes. They were not, it would seem, occasioned by my request for money, but by the death of an old friend of which my request had curiously reminded him ; but howsoever that was, I recognised the well-nigh impenetrable barrier he had put up between himself and the object of my visit, which, being accustomed in our profession to deal with obdurate materials, I was able to break down. Finally, this exalted personage, speaking in the irascible manner of one who has been disturbed at his meditations, and with a wave of his hand signifying both dismissal and consent, bade me arrange the matter with his man of business.

We monumental sculptors do not easily falter before the work in hand. I do not wish to dissert upon the difficulties and problems of our artistic task, to enlarge upon the degradations to which undertakers sometimes submit us, or the inferior stone occasionally quarried and conveyed to us, but in order to appreciate the niceties of this human problem which I am relating it is necessary for the reader to understand that a man who is used to going at things twice his own size with a hammer and chisel is not likely to be turned aside by a doyen's tears, nor daunted by a business man's false reasoning.

Enough, then, to state that by the following day I had issued one hundred pounds' worth of cheques and bought a ticket for immediate foreign travel.

That evening the doyen's letter arrived. It was not what he said, but the way in which he said it

Personal Reminiscence

that so deeply shook my faith in human nature. For the man who had been so abstracted by his grief at an old friend's death that his tears had flowed before a stranger, whose dire need for money alone could have excused the crass intrusion of that subject, this man, this distraught and bereaved son of a pork-butcher now wrote excusing his inattention on the occasion of my visit and refuted one by one with nice particularity the reasons I had given for my needy state.

"Do not think, my boy," he wrote, "that by escaping your responsibilities and flying off you will find the peace of mind to do good monumental sculpture. Neither stone nor place count in these things, but a clear conscience and a freedom from debt. Do not, I beg you for your own sake, incur this obligation, and, for the rest, I am not in the position to offer you my material assistance. Another time, perhaps, if they reduce the surtax, etc., etc."

Now I come to the story proper.

My train was due to leave Victoria Station at 4 p.m. on the following afternoon. Could I make it or could I not? Since the largest of the cheques I had issued had gone to the payment of my rent, I spent the best part of a feverish day putting in packing-cases those objects which, for one reason or another, I valued sufficiently to want them well out of the way when the shooting began. Books and vases, favourite tools and a strip of rug—feverishly I dismantled the place, burnt old letters, singled out the goat from the sheep in my tangled wardrobe, and threw the necessary toothbrush into a suit-case.

At half-past two the telephone bell rang.

"This is the Bank Manager speaking, Mr. X.," said the voice.

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I groaned in despair.

"I would very much like you to come round immediately to see me," said the voice.

"It's no use," I cried passionately.

"Yes, yes," he said, "there's a little matter which I——"

"I know," I interrupted, "but it's no use my coming to see you. I can't do anything about it."

"Oh, come, Mr. X., I think it would be wiser if you came to see me."

"I'm going away," I warned him; "abroad."

"That is a pity," he said quietly. "Will you not try to see me before you go? I have a certain number of cheques here which I fear——"

"I know, I know!" I cried.

"But I'm afraid I cannot honour them."

"I know, I know!"

"Still, I have not yet returned them. Will you not come and have a word with me?"

"All right," I said desperately, "I'll come, but it's not the faintest use."

With that, I abandoned my activities, got the people next door to take over the half-filled packing-cases, grasped my suit-case and went to the bank.

It was exactly as I had said: there was nothing to be done. There I was, having issued one hundred pounds' worth of stumer cheques, and there was no way out at all. But these facts were not brought home to me by the Bank Manager. No. He had gone home and left a clerk to discharge that exceedingly disagreeable duty, and if this does not show the stuff of which Bank Managers are made, nothing ever will.

Yes, I caught my train and I stayed abroad until I had perfected my Italian. Occasionally, as I wan-

Decency Defined

dered over the Umbrian Hills, my mind reverted to that little man with the neat suiting and the pince-nez, living his life apart in the back room of the Branch bank, uncertain of advancement, because his heart was soft, unable to face the swindler and defaulter in his flock and sign the words which spell dishonour. The man has long since retired. A bluff and hearty person has taken his place, who is constantly calling in guarantees and writing insolent letters to his clients, currying favour, no doubt, with some super-super manager by virtue of his intransigent manner. But every time I hear Italian spoken, or pick up Dante, I think of Mr. T. and wish him well in his humble retirement, and hope his roses bloom to do him honour.

When a person is up against it very badly he cannot expect either help or pity. The time to help him is when he will be quickly able to return the doubtful compliment ; the time to pity him is when he does not recognise his own desperate situation. But once a man has his back to the wall, as I had when I scavenged round for money, the only thing he can reasonably expect is that decent men should avert their eyes from his humiliation and should not exploit or wallow in the ignominy which follows swiftly on great need.

Decency, then, is that quality which allows one human being to respect another for the ways he takes to ensure his own survival.

As regards the matter of borrowing money, there is one sovereign rule to be observed : Never attempt to borrow money from people who can really afford to lend it. In the first place, it is too much like hard

Creditors and How to Escape Them

work, and, in the second, anyone who can really afford to lend money is quite lost to that sense of decency which has here been once and for all defined. There is no reason why the rich should believe in anything but the survival of the fittest.

Parenthesis by way of illustration.

I must here pause. It was intended to illustrate this chapter with a very becoming facsimile reproduction of a small R.D. cheque, as there is nothing people like so well as to come upon pictures of familiar things. With what excitement do we not recognise our own faces in the crowd which was filmed goggling at this or that free show? How eagerly we pounce upon the snapshots which show by mistake ourselves or friends silhouetted against the Jungfrau or the Houses of Parliament from the river? What, indeed, pleases us better than to be shown on screen, in book or album the face, the figure, the house, the thing we know too well? And therefore, to give pleasure, the facsimile reproduction of a dishonoured cheque was to have appeared in these pages, and the authentic gratified thump of recognition would have endeared the book to readers for all time.

But instead I quote from a letter :

“ DEAR SIR,

With reference to your call upon me on the 8th instant when you requested that the Bank would allow you to publish as an illustration a cheque marked ‘Refer to Drawer’, for a book you are writing on how to escape creditors, I beg to inform you that the matter has been considered, and I have to point out to you that the publication of an illustration such as you propose could hardly be regarded as a good

By Way of Illustration

advertisement for the Bank, as it would be hoped that the book would have a good circulation. It is the Bank's aim at all times not only to preserve its good name, but also to prevent the impression going round that we have on our books accounts of customers who issue cheques without providing the necessary funds with which to meet them. Before an account is opened for prospective customers careful enquiries are made so as to ensure as far as possible that such accounts would be regularly conducted. In the circumstances we should be glad if you would adopt for the illustration a cheque bearing a fictitious name for the Banker. I feel sure that you will appreciate our point of view, and trust that you will have no difficulty in adopting our suggestion.

I am, dear Sir,

Yours faithfully,

S. FLIPPENTHWAITE (fictitious name),
Manager."

Like all good humorous illustrations, this requires no comment.

CHAPTER V

The psychology of financial disaster—How and why engineered—Fashions for debtors—The servant problem—Sending a sprat to catch a herring—The nature of herrings : the good red and the red.

“ Much to spend and lash out was ever my thought.”

SOME people do not have enough money to support themselves because they wish to avoid the responsibilities thereby entailed ; others do not because they are too stupid to know how to get it without also getting arrested ; and others actually have enough, but believe that they ought to have so much more that it is quite inconceivable they should ever attain to an income which would cover their expenditure.

The first group takes a dull, insular and conscientious view of its constant financial difficulties, thinks itself incapable of earning when it is really only unwilling to spend (and yet more unwilling to demonstrate that fact), and for unconscious reasons deliberately remains in a bewildered state of half-light concerning the economic Facts of Life.

As to the stupid, they commit bold frauds and forgeries, shabby speculations and dabble in unsuccessful blackmail. Many of their number are authors and so on, who seek to raise large advances on the royalties of books they will never write, and, when every publisher's hand is against them, they

Psychology

retire into the Reading Room of the British Museum with a packet of sandwiches, and are never heard of again.

But the third group, in its bouncing, its gaudy and its false assumptions, its splendid optimisms and hopeless arithmetic presents a very other picture. Here is no drudging will to solvency against impossible odds and complex-determined poverty ; nor yet mean calculation and short-sighted cunning ; here all is lavish and above-board, bankruptcy on a grand scale, *ancien régime*, and it is the members of this group who charter private aeroplanes to visit friends in Poland, who wear sable next to the skin, eat the pith of baby palm trees and in general prove to a dissolving civilisation that it has not been utterly in vain.

But the psychology in all these groups is hatefully similar. They all believe that the world owes them a great deal more than, in fact, it admits liability for ; and, when the world, like a parsimonious parent, refuses to dower these children liberally, they commit rebellious acts of defiance, hoping, no doubt, to make the world sorry, getting themselves, at least, punished and humiliated in law courts and such places.

You may watch these debtors engineering their quarterly crises, and may even wonder how they remain so blissfully unaware of their own mechanisms, but that is because you are interested in psychology ; but I am not, so that I will go the whole way with you, till we have established that money to these people does not signify money at all in any realistic sense, and that their behaviour refers to parents and chamber-pots ; or else I will accept any rationalisation which the insolvent chooses to advance, be-

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cause I know that the life of all people in debt is an extremely depressing one, with occasional flashes of real excitement for those who can remain spontaneous and unconscious about their infantile goings-on ; and that is absolutely all I propose to say about it.

Let us now turn to the subject of clothes.

Insolvents should always be smartly but quietly dressed. Fur coats should not be worn in the summer, as it creates a wrong impression, and in the winter underclothes are considered *chic*, though they are not much worn nowadays by insolventesses in other seasons.

* * * * *

Reminiscence.

There were once two lady debtors who were deeply in debt to one another as well as to everyone else. To make things worse, they were both young and beautiful. One of them, the deepest debtor, was an excellent needlewoman. She called on her friend one day, and she said : " I'm absolutely on the rocks. What do you say to my making you some cami-knickers, and you pay me in advance ? "

" What about stuff ? " said the other.

" Well, you buy that," said the first.

" But I haven't any money," her friend complained.

" Well, I tell you what I'll do. I'll get the stuff and have it put down to my account, and you raise a bit of cash to pay me, and then you'll have simply lovely undies for next to nothing."

" All right," said her friend, and borrowed some money from another friend, who wasn't a needlewoman at all. In fact, it was a man.

Years passed. They were both still in debt.

The cruell Debttor.

I had not the grace to be wise and polypcail,
 I neuer mynded to gather any good or treasure
 Quely my harte was set to lyue in pleasure.
 I thought my selfe so much in fauour wryth the kynge
 Trustyng in hys goodnes onely from day to day,
 Euer thpuckyng that I should want nothyng
 And also impossyble that euer I should decay,
 I spent syl, borrowed of the king, promysyng to pay,
 But now Dioniticus hath sumoned me to a compte,
 And alas, my debtes do all my goods surmount.

Argo2. **C**Sys here you not: thys is a tyt mater for vs,
 Spoke amonge your selves a good way of.

If we had imagined amonge vs a whole pere,
 We could not haue such a thynge against Basileus
 As we haue occasyon now in thys man here,
 Basileus loueth none of vs it doth well appere,
 And as it semeth by thys mans behauour,
 Unto hym he oweth no very great fauour.

flater1 **N**ow to talke wryth hym is a tyme conueynent,
 For any man being in sorow and desolation,
 To here good counsell wyll be glad and delygent,
 Namely in a mater of peryll and dubyration.

Symu- **L**et vs go vnto hym, and by hys communication
 laryon. We shall know moze, and then as we do in him see
 So in our counsell frendly to hym we wyll bee.

Argo2. **G**od spede you sir, & you ar welcome into thys place
 By my faith you are welcome as my harte can thinke
 Alack, you are not mery (it semeth by your face,)
 Wyll it please you a cup of good wyne to drynke?
 Wyll it please you to go to the goodwife of the clinke?
 To speke of good wyne, in London I dare say
 Is no better wyne than thear was once to day.

flater1 **V**ro autem defatigato, magnum robur rimum angli.

Co

Fashions for Debtors

One day the lady who had wanted the cami-knickers, received a letter from her old friend saying :

“ Would you mind paying for the *crêpe de Chine* I bought for your cami-knickers ? They are pressing me rather hard, and there were simply yards of it.”

The other answered saying : “ That’s all very well, but where are the cami-knickers ? ”

The reply was curt to rudeness.

“ They’re getting on nicely.”

Finally, for she was a really kind-hearted woman, she borrowed and sent her old friend the money for the silk.

Years more passed.

Who is this elegant matron in the bogus chinchilla bolero with raglan sleeves driving up to the door in a hackney carriage of old and beautiful workmanship ? It is our friend, the needlewoman debtor, and with her is a small parcel. How eagerly our second friend hurries to the doorstep, pays the fare whilst the other fumbles, and leads her triumphantly into the familiar maisonette from which no one can evict her, for she has squatter’s rights. There is a pleasant clatter of feminine chit-chat as the two recount recent crises and compare old bills. Then the visitor unfolds the parcel. Inside are two hand-wrought cami-knickers, the silk faded to a dusky grey, delicately flecked with beer stains.

“ Here they are ! ” cries the author of all this beauty, and she kisses her friend warmly on both cheeks.

Late that night, the happy recipient of the cami-knickers attempts to try them on by the flickering warm light of many candles (the electric light had been cut off years before, but that did not spite her face which, with the passage of time, looked better

Creditors and How to Escape Them

and better by candlelight). Alas, for the way of all flesh and the frailty of *crêpe de Chine*! The one grown adipose with time, and the other rotten with waiting, no sooner met than parted company, and, as the candles guttered out that night, another friendship was split as when old silk finally gives way.

Having now got on to feminine subjects, let us consider the servant problem. This is a vexed one, because quite a lot of the best servants expect to be paid regularly. Even those who can be trained to keep every kind of other creditor from the door, will sometimes turn wolf themselves and cry "Cash!" Now this will not do at all.

The ideal servant is she who wishes to save up for Christmas, to buy herself a nice outfit or something like that. Tell her, every week, or month, that you are putting her money aside for her; give her ready cash in silver to go to the cinema once or twice a week at least, and, when Christmas comes, send your own presents one by one (but carefully) to the people who sent presents to you, and then, having had no other expenses, your only outlay will be the maid's wages. This makes everyone happy.

A creditor in the house, like a servant, is an inescapable thing, and just think of the damage she can do, the personal inconvenience she can cause, even the personal danger to which she can expose you. Why, quite recently, two maids, obviously in the service of insolvents, simply cut up their employeress and her daughter and gouged out their eyes. This is no light matter. But it is to be argued that the particular employeress was probably hard and stern, did not soften the lot of her servants

The Servant Problem

and anyhow lived at Le Mans, which, for all I know, may not have many cinemas. But it is a fact that constant kindness and films, over a protracted period, attended by full payment at certain well-defined seasons will keep the average good-willing maid in the service of even the worst debtors, and no one with ordinary tact and good sense need fear being cut into little pieces unless they choose to live in places like Le Mans.

It is as well to take servants into your confidence and explain almost as soon as you have engaged them that you do not care to see people in bowler hats, and that certain callers, as has been said before, are wolves in sheep's clothing, and to be kept from the door. Since it is they, and not you, who will in these cases answer the bell, it is imperative to train them to recognise a creditor on sight. Some maids are wonderfully educable, and can learn in no time at all to slam the door in the face of anyone who carries a bill in the hand, to explain in the most convincing manner and without giving offence, that their employers are tired, away, or suffering from nose-bleeding, or to make large promises and hold out high hopes whilst taking in the goods, just as the case seems to demand. Such maids are known as Household Treasures, and as they only leave you in order to get married and have creditors of their own, you do not have to pay their wages very often (they are saving, you see, for furniture and other solid buys), but you must at least see that you can raise a slap-up wedding present when the time comes, for it is probable that you will not look upon their like again. A concertina, or umbrella stand, is always a welcome present for marrying maids ; but you will know yourself what they really like, because the important

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thing about these Household Treasures is that you must make up in time with them what you cannot afford in money, and little homely chats about their brothers at sea or in homes, their mother's failings or operations, their father's opinions or vices, as well as their own tastes in films and millinery, and a little coy enquiry into the state of their affections will lighten many an unpaid week's work.

It is useless to deny that this is the proper way to treat servants. One has only to observe the sullen and insolent faces of maids in well-kept solvent households and to hear their mistresses' obsessive preoccupation with the subject, in order to realise that no human sympathy has been established here, and that whilst well paid and insured 'tweeny grumbles and frets below stairs, well-fed and prosperous madam grumbles and frets above, the one about the other. But once confide in a maid that you have difficulties, and she becomes a nurse ; tell her that you are in danger from certain sinister callers, and she becomes a watch-dog ; rely on her protection, and she becomes a mother ; ask her advice on whether things should or should not be sent to the laundry, and she becomes a wife ; give your advice on her letter home, on her stomach-ache or her new hat, and she is your friend for life. She has an emotional duty, deeply satisfying, to perform as long as she remains with you ; and since no one, presumably, can have entered domestic service in the hope of becoming fabulously rich, it is reasonable to suppose that they have done so in the belief that they may be fairly comfortable. But just send me, from the nearest Registry Office, the girl who thinks she will be fairly comfortable without having any genial contact with the people in whose house she intends to live

A Sprat to Catch a Herring

and work, who thinks she may be fairly comfortable whilst establishing and maintaining an attitude of suspicious hostility to the people whose most personal home habits are her daily matter for doing and thinking, and I will have great pleasure in advising her to become a prison wardress, which I have always thought of as one of the rarer vocations.

But it takes an insolvent to understand these things.

I will now relate a story called sending a sprat to catch a herring.

A friend of mine, whom I will name Hendiadys for the purpose of the story, once came into a little money, which he proceeded to fritter away on the payment of old debts. I told him not to, but he was impervious to my counsel. It was not a great deal of money, he said, and he would be free for life. I hate to see an old and tried debtor turn renegade like this, but it was no use. Amongst other things, Hendiadys was an author ; not a very prolific one ; as a matter of fact, he had never written a book, but over some trouble or other a friend of his, insolvent, but a publisher, had helped him out by giving him some money, called (a kind of courtesy title), an advance on royalties. It therefore devolved upon Hendiadys to write something that could be given the courtesy title of a book.

Already it has been made clear that Hendiadys was a quixotic man, who, when he got money, liked to discharge his responsibilities, and, therefore, for some months, or it may have been weeks, Hendiadys sat straddling at a packing-case which housed a small and genteel family of mice, and poured out, in black

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and white, the early history of his life. Finished, it was quite a sizeable manuscript, and when he had removed the mouse-dirt from it, he sent it to the publisher. He, too, had not been idle and, was now by way of inveigling a heavy capitalist to put up some money for the firm.

The heavy capitalist was a man of exquisite literary judgment and sterling principles, as all heavy capitalists are, and he laid it down on top, as it were, of his large cheque, that he must be allowed to veto any book which he thought unsuitable for publication. Hendiadys' friend was not in the position to quibble over trifles with a large cheque dangling before his mouth and he swallowed hard—hook, line and sinker. But then it transpired that in the eyes of heavy capitalists the early history of Hendiadys' life was obscene. His book was thrown out, and the success of the publishing firm ensured.

At this point Hendiadys came into that bit of money I mentioned at the beginning, and began blue-inking it on old debts. He had accepted the rejection of his book with a certain philosophical calm. Hard-headed friends told him to claim for breach of contract, but since he had discharged his original obligation to the publisher there seemed no need to make a hullabaloo about the publication of a work so entirely, as it were, between himself and his packing-case full of mice. But then something occurred which aroused his author's consciousness.

The proofs of his book—for the thing had been on the brink of publication when Authority stepped in—were returned to him, and on one of them he detected the marks and comments of the heavy capitalist himself. With great interest and excitement Hendiadys read ; he discovered where the weak spots

A Sprat to Catch a Herring

were in a heavy capitalist's armour, he looked upon a man's whole uncomfortable psychology, which had been tweaked and betrayed into exposure by quite innocent phrases in the text, but, most important of all, Hendiadys discovered in himself a passionate approval of his own work and the most rigid determination to publish it himself in face of the heavy capitalist's veto.

But how? Everyone discouraged him. They knew he was penniless, they now thought he was mad. A pauper lunatic asylum is not a nice place for a young author, yet everyone thought Hendiadys was heading straight for one, and the more his friends, his relations, other authors, other publishers opposed him, the more headstrong he became, even writing an insulting letter to the heavy capitalist and then going to the firm and demanding, in no uncertain terms, the rights to the type set up for his book and to the paper on which it was to have been printed, as compensation for the breach of contract.

But he had paid his debts and he had not a penny left.

Now it is that the sprat comes in.

Amongst the other bills which Hendiadys had settled was one for eight pounds which he had owed to a garage for some two or three years. One morning he received, instead of the usual receipts, which he was now quite in the habit of getting, a polite letter saying that, as the garage had gone bankrupt, and the firm had ceased to exist, would Mr. Hendiadys kindly accept this word from the Official Receiver as receipt?

"The Official Receiver be damned!" cried Hendiadys, and then and there, putting an overcoat over his pyjamas, he ran to the bank and stopped that

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eight pound cheque, for he had been pleased to pay off an old debt to people who had, after all, three years ago, fed his 1919 Ford with oil and petrol, mended its tyres and pushed it down the hill to start, but as to the Official Receiver, what, in God's name, had he ever done for Hendiadys or for his car ? You will understand how he felt about it. Then he went off and bought eight pounds' worth of ha'penny stamps, which come in rolls and give great pleasure ; and, on credit, Hendiadys had circulars printed and sent them out with eight pounds' worth of ha'penny stamps on them (so, mathematicians will know, he sent out 3,840 circulars) to all the people he had ever seen, or heard of, or read about in the telephone book ; and he became a publisher in his own back bedroom, and scolded the printers and minded the binders and designed a dust-jacket, and did up the parcels and kept the accounts, and delivered the books in a van which he bought (on credit) for five pounds, and sold out his first edition in three weeks, cleared four hundred pounds and paid everyone. After that he took a holiday, shooting wild beasts in the Canaries, I believe, through the sun-roof of his Phantom Rolls.

Six months later a rather petulant letter came from the Official Receiver. Then Hendiadys sent the fellow eight pounds, with a covering note, saying : " I have never had occasion to make use of your services, therefore I cannot be said, strictly speaking, to owe you anything ; but as you were the means of supplying me with capital on which I have made 500 per cent profit, it is with warm pleasure that I send you eight pounds. I advise you not to receive it officially, but to pocket it—it brings luck. Yours faithfully,

The Nature of Herrings

* * * * *

This last reminiscence brings us to the whole question of herrings.

The herring is the cheapest of all health-giving and nourishing foods. Itself, we learn from Mr. H. G. Wells, in a chart which looks like the love relations between people in Bloomsbury, feeds on things like Evadne, Biddulphia and Nitzschia, but however that may be, it can be cooked over gas-rings in cheap bed-sitting-rooms, (*a*) impaled on a fork, (*b*) crushed into a saucepan, and (*c*) reclining in a frying-pan. It costs next to nothing, and tastes horrid.

This is different from the red herring, which is used by debtors in divers crises to distract the attention of duns and such.

The insolvent himself is not one, neither is he fish nor fowl. But at least he is the backbone of the country to-day, and the salt of the earth.

CHAPTER VI

Gather ye rosebuds while ye may (Herrick)—The Gas, Light and Coke Company—The Electric Light Company—The Telephone Company—Heat, light and sound discussed—Time is not money—Silence is dear—Non-stop reminiscences.

“ Well, Homer begged his bread ; and Plautus worked
A mill ; and Terence to some Roman lord
Was slave ; and Tasso, Tasso the divine,
Poured forth his soul in passioned melodies
Beneath a prison’s roof ; and Otway starved.”

(This chapter is to nobody’s credit.)

GO-GETTING is a noble occupation, and whilst we hardened insolvents sit back—getting what we can without going—we reserve our highest praise, our quite unstinted admiration for those who push and button-hole and corner influential persons, wrest jobs from them, earn salaries and flaunt themselves when the day’s tread-milling is done, at cocktail parties and the like. Their freedom of movement, after closing hours, is wonderful to behold. No furtive slinking past the newsagent and tobacconist at the corner ; no avoidance of well-lit shopping centres. At home, their telephones ring with cheerful merriment, knowing their deposits will never be forfeited ; their high-kilowattted lights shed a peculiarly soft and flooding radiance from behind innumerable thicknesses of glass ; and in their roaring ovens succulent foods of every variety become indistinguishable from each other.



FIG. 7

DEBTORS AT WORK

Heat, Light and Sound Discussed

But have they, these go-getters, gathered rosebuds,
I sometimes ask myself, or is it only moss ?

About gas there is not much to say. It makes little or no appeal to the humanitarian instincts of the average debtor, for no one, in their wildest moments of self-examination and sentimentality, can imagine that the Gas, Light and Coke Company has children, who, for want of your quarter's paltry pounds, may starve. If that were so, how would it benefit them that the fathers should cut off your gas ?

For those who are about to embark on a career of insolvency, it is as well that they should know the recognised procedure in all these matters. The Gas Company sends its bills over and over and over again. Sometimes it says Final Notice. Then it says on such and such a date the collector will call. He calls. He leaves an addressed, unstamped envelope for you. Giving you another chance. In this way, as he does it four times a year, you get to know him quite well. Then he tells you you are going to be cut off in forty-eight hours. Last chance. Then you are cut off. But the Gas Company has learnt some sense. It doesn't bother to remove those hideous objects which give out heat, because, it thinks, you may need them one day again. Nor does it charge you anything for re-connecting you. This is quite new. It used to charge. But the Gas Company is very modern in its outlook.

The Electric Light Supply Company, on the other hand, has a definitely old-fashioned approach. It does exactly the same as the Gas Company, but it doesn't send its collector half as often, so you never really get to know the fellow, and then, if you ever

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want some electricity supplied again they charge you half a guinea. They penalise you for being poor.

But that is nothing. Just listen to what happens with the telephone. You first of all pay a deposit. Then you pay rent. Then you pay for calls. If you don't pay after the third or fourth notice, you are cut off, without more warning than you are quite used to receiving by post—nobody calls and has a chat about it, they don't even ring you up and tell you—and then, when next you go to the telephone, it is dead. Just like that. You go to the nearest call-box and ask what has happened. They do not know that you are you, and so, with posturing gentility they say your line is temporarily out of service—as though you were having gold fittings or something fixed to it—and when you disclose your identity and shout a little, they say they will re-connect you as soon as you have paid the bill, but it will be five shillings extra. Sometimes they do this cutting off in the middle of a conversation in order to shame and enrage you. Your deposit is set at naught. Your previous good conduct is discounted. You may roar and bellow, fling the receiver against the instrument, break it, curse it, write rude words across the bill, and still the thing remains dead, dead, dead. Certain very high-handed insolvents write to the P.M.G. at the House of Commons about it, and things go all right then, but you need plenty of nerve, or *touppé*, for that.

No wonder everyone enjoys a quarrel with the Telephone Company. This high-handed system of * * * to which we are all, as they so neatly phrase it, subscribers is accountable for more pure, boiling-point invective than anything else in the modern world. If only they brought the racket up to date.

Time is not Money

What is to prevent them learning from the talkies that before you bump, or cut a person off, you have to ring them up anonymously, and say so? They could hang up at once, as the others do, and at least the silly victim wouldn't be made to suffer that maddened cotton-wool feeling before he realises what has happened.

If I appear calm and restrained on the subject that is not because I have not suffered, but because I have suffered so much that I have at last come to terms with the Enemy. My own present arrangement, after the forty-fourth cutting off in the last ten years, is that if I, on my side, promise to pay within two weeks of being cut off, they, on their side, will give me a ring and a hoarse anonymous announcement at the moment when the cutting off is to take place. And I know that I must consider myself the most favoured of mortals in having obtained this concession.

But what, the green insolvent will enquire, what is gained if you have to pay in the end? Time, my young insolvent, time. Time for luck to turn and aunts to die, time for the country to recognise your worth, time for death, and time for the revolution to begin. (And when we are at the barricades, comrade, will you, with me, make one of the London Exchanges your first objective?) We take the long view, we old debtors, and time is on our side to serve our ends. We spend it more wisely than the go-getter spends his dreary earnings; we save it less parsimoniously; we are not brow-beaten by time-tables, as others are by wage-tables; to us, a train missed is an hour or more God-given, gratis, for love; each day renews our fund, and where others have no time in which to enjoy spending their money, we have no money, and

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yet know how to spend our time. What boots it, then, to deny us heat of gas, light of electricity, sound of telephone? There's heat and light and sound to spare if one has time. Go to St. Paul's—it's well warmed near the stoves—have a look round, as the inscription invites, and listen to the free Bach and Handel and Purcell any day round ten or four. And that's only the beginning. But I can't tell you about that here, because this is a technical book; and, as to that, it is very jolly not to have the smell of gas sneaking round the place in the summer months, while unfired foods have always been recommended by health experts, so the best thing is to let the December quarter pass off quietly and to work up to things from Lady Day (March 25). They won't cut you off till pretty nearly May, and then you can be re-connected at Michælmass (September 29). Electricity is at all times unsympathetic to the eyes, and it is merely a trouble-saving device. The good insolvent does not save himself trouble: like time, he takes it; and therefore cleans the wicks of oil lamps each morning and sits in yellow glow by night. And as for the telephone: its principal purpose is to put into communication with one other people who have no notion of how to be either alone or quiet. The very screech of the telephone bell is this gregarious and clamorous attitude to life made audible. These people cannot, naturally, afford, for spiritual reasons, to have their telephones cut off, for to them the disembodied quackings of their friends are as the breath of life. But this refers to an anti-social minority, for people who cannot be by themselves, I have observed, are very poor company for others. Perhaps over-dialling has rendered them insensitive to the finer approaches and contacts; perhaps the



Fig. 8

A GREAT DEBTOR

(See Fig. 9 p. 97)

Reminiscence

constant cry of bells and metallised speech has made them impervious to the more delicate modes of human intercourse. But this I do know that, though there may be a few gigantic spirits who find the telephone an agreeable medium for self-expression, the average, reasonable person who delights in the warm spoken and the winged written word, who respects the human voice and ear, and who takes pleasure in both solitude and silence on occasion, has ambivalent feelings for the telephone. Such, then, amongst insolvents should realise that, when the infernal machine is no longer in commission for ordering necessities or calling up a friend to borrow money, for them the Telephone Company has devised the last refinement of cruelty, and many a weary month of summonses must be passed before they are released from the final tyranny of incoming calls, incoming screeches, incoming interferences.

Those solvent ne'er-be-alones who shatter and destroy the well-earned peace of debtors are, no doubt, servants of the State.

Reminiscence.

I once had a very feminine friend who was offered a good job. It was not the kind of job one gets unless one looks as though one already had a good job, and my friend generally looked like nothing on earth. Her appeal was rather one of character, than of mere superficial appearance. Not that she was bad-looking; on the contrary, from certain angles she was even delightful, but she wore the most awful clothes as a rule. Just sackcloth and sashes in the hand-woven manner. She was married to a complete fool who had no money at all, and they knew that if she could possibly get this job, she must. So far all the negotia-

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tions had taken place in writing ; but on a certain day she was to have an interview with the heads, and between them my friend, Molly, and her deplorable husband decided on the day before that they had better borrow some money and buy her a really smart and job-provoking dress for the occasion.

“ And as you’ve got no taste at all, my dear,” said the fool her husband, “ I’ll come with you.”

So they borrowed the money and they started out in the ’bus and began to quarrel terribly—as a matter of fact, it was about me, but that is quite irrelevant—and so Molly said :

“ I refuse to go another wheel’s turn with you in this ’bus. Either you get out or I do.”

Well, he obviously couldn’t rush about trying on the dresses in the Small Ladies’ Ready-to-Wear departments of large shops, so at the next halt he alighted.

Molly, the reader will have realised, was an unworldly creature. All this stuff about character and hand-weaving. In fact, how she ever came to be offered a real, live, salaried job beats me, but there it was. And as she looked into the windows of shops her thoughts were far away. She had a turn for poetry, and through her mind passed such lines as :

“ Why should poor beauty indirectly seek
Roses of shadow, since his rose is true ? ”

snatches of Shelley’s *Epipsychidion*, lines from *Tam-burlaine the Great*, and that bit about “ I shall ebb out with them, who homeward go ” ; so, naturally, when she finally broached the Ladies’ Wear, she hadn’t a constructive thought in her head.

This kind of person is easy prey for the conscientious saleswoman. In this particular case, the

Same Reminiscence

C.S. took one look at poor Molly and was at once determined to sell her a mustard-coloured misfit, with fichu, which had been hanging about in the show-room for months, making everyone look the other way.

"I think this will suit you nacely, Moddom," said the C.S.

"Yes, yes, certainly," said Molly.

Unfortunately it was an outsize creation ; but, nothing dismayed, Molly allowed herself to be persuaded that it could be altered to fit her by the late afternoon.

Molly went home. Having nothing much else to do, she made friends with her idiotic husband and, at five o'clock, he agreed to go with her to the shop where, in the meantime, the mustard-coloured thing had undergone extensive mishandling.

Molly's husband, though in every way a creature of dull sensibilities and gross stupidity, saw the dress, shouted : " Good God ! Not that ! " and clapped his hands to his eyes to shut out the repulsive sight. Molly stood unhappily beside her stricken mate and, really for the first time, looked her purchase full in the fichu. Intended, as it had been, for a heavy-weight matron of recumbent disposition, it had little of the grace of youth about it, and one could not but admit that the colour lacked charm.

" Well, what shall I do ? " whispered Molly. " I've bought it now. They've altered it. They won't take it back." And indeed, the acid smile clamped to the face of the conscientious saleswoman confirmed her words.

" Get a hat to down it a bit," was all the husband could think of ; " a good hat, a becoming hat, a stunner."

For once I think he showed sense.

Creditors and How to Escape Them

The horrible dress was now decently stowed away in a box and the couple left the shop.

"We can't get a hat, because I've spent every bit of the money on the dress," said Molly, when they were outside.

"You mean to say——" he began.

"But it's awfully good silk," she protested, "it'll last for years."

He groaned.

"You've simply *got* to have a hat, then," he said.

"If you go and see those people wearing that ghastly rag, you'll quite certainly not land the job, and if you don't now, how the devil shall we ever be able to return the money you've spent on the dress?"

"All right," said Molly meekly.

In their depressed mood, they hardly noticed where they were walking, and were quite surprised when I, who met them at this moment, enquired what they might be seeking in Bond Street.

"A hat," said that fatuous man, her husband.

"Well, here's a nice one," I said, and I directed their attention to a very excellently smart bit of felt perched in the window of the shop we happened to be passing. I like my joke as well as anyone, and it appealed to my sense of the absurd to think of either Molly wearing or her husband buying such a thing. Imagine, then, my alarm when that fool said:

"Yes, yes, that's exactly it! Look here, X, you take Molly along to a tea-shop or something, that one over there'll do, and just wait for me; I shan't be long."

With that he darted into the shop.

"Quite mad!" I said irritably.

Molly always defends her husband when she is with me, but now she said nothing at all.

Same Reminiscence

"He can't afford it and, anyhow, how does he know it'll suit you? Or perhaps," I said hopefully, "it's for someone else?"

"No, it's for me," said Molly dully.

We went into the shop indicated and I ordered heartening chocolate with whipped cream. I noticed that Molly, generally so self-assured and unaware in her impossible clothes, now looked with keen and uncomfortable interest at the well-dressed women who came in and went out, and shortly, of course, she told me all about the job and the dress.

"You see, I've made an awful mess of it, so he's buying that hat to make it better."

"Buying it?" I laughed sardonically. "What's he going to use for money?"

At that moment the ass came in, grinning all over his face, and ordered chocolate and whipped cream for himself at my expense.

"Not wearing the hat, I see," I said politely. "Having it sent home, I suppose?"

"Yes, it'll be there by to-morrow morning," he answered. "Nine o'clock. Plenty of time for the interview, Molly, old girl, so cheer up."

I wish he wouldn't call her Molly, old girl, it sounds so silly, like a mare.

"Was it very expensive?" she asked tentatively.

"Not for what it is. Usual price, I believe, for a good hat. Five guineas," and, before Molly's gasp of horror had had time to cool her chocolate, he had the effrontery to turn to me and say: "Thanks so much, old chap, for pointing it out to us, it was jolly quick of you to have spotted it."

After that I could really bear him no longer, and called for the bill. As we left the shop and separated I said:

Creditors and How to Escape Them

“ Molly, I shall hold my thumbs for you to-morrow till I hear,” and, to him, “ Good rootling, old man, for the fiver ! ”

What had happened I heard later.

It seems that that totally a-moral man, Molly's husband, had gone into the hat shop and found a pretty girl in charge of it. He had suspected that pretty girls sold hats in Bond Street, and that was why he'd sent Molly off with me. Well, he just flirted outrageously with that poor girl, and made her giggle and tell him he was awful and so on, and then he said he absolutely must have that hat, that his whole future life and happiness depended on his having it, but he only needed it for one day. He said, of course he couldn't pay for it, or anything like that, but at the end of that one day, he'd faithfully return it to the shop, as good as new. He'd do anything for her, short of leaving the shop without the hat, and what about it ?

Well, it seems that although pretty girls sell the hats in Bond Street, they don't own them ; and this girl lived in wholesome terror of some old dragon in Maida Vale, so she said the only thing she could possibly do would be to let him have the hat if he would pay for it now, and then re-fund the money to him when he brought it back. Naturally that wouldn't do because he had to raise the money first. (He hadn't then thought of issuing a worthless cheque which would quite have met the rather unusual case.) So, in the end, she promised to send it first thing in the morning, and he promised to pay on delivery, and then I expect he kissed her, or something disgusting like that, and felt frightfully pleased with himself and came to rejoin us.

When they got home, Molly unpacked her mon-

Still Same Reminiscence

strous garment and tried it on. Of course, it didn't fit anywhere.

"I think I could alter it a bit myself," she said faintly, "and make it a *little* better."

"Well, you might have a go at that," said the husband, "but better get someone to help you. You're not awfully good on clothes."

So Molly rang up a friend who came round and, half that night, they pinned and fitted and measured and re-pinned, while the husband, selfish sot that he is, lay down on the couch and drank beer and punctuated their doings every five minutes by saying in sepulchral tones of warning :

"Don't use the scissors ! Don't cut ! "

Well, that made the girls exceedingly nervous, almost hysterical ; so, at two o'clock in the morning, when they were simply worn to shreds and beyond reason, Molly took the scissors and hacked a great gash right into the centre back. It was the most hideous mistake imaginable, but at least there was nothing further to be done, and when her friend had dragged herself home, I believe Molly cried herself to sleep whilst her husband snored in his drunken stupor.

The next day, the day of the interview, dawned bright and clear. At nine o'clock promptly a little van, as trim as a band-box itself, drew up at the door and the hat was delivered. The husband had by now thought up that cheque business ; and, believe it or not, the hat suited Molly to perfection. It quite changed her appearance. It made her look not only beautiful, which I have always known she could look, but also smart, which I have always been firmly convinced she couldn't.

And the reason I know is because I saw her in it,

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often and often. She wore it all that season ; she went out with me in it many times.

Because she got the job—on the strength of the hat alone. Below it, she wore some old stuff wrapping or other as usual, so it must have been the hat. Unless it was because, in his unscrupulous and base anxiety that his wife should earn some money to support him, her husband had so primed her with drinks before she went to the interview that, according to her account of it, she had had to be propelled into the taxi which took her and practically levered out, and that she had sat quite speechless and stone-deaf with drink throughout the whole interview, thus giving an impression of great strength of character and personality, which, indeed, is what she has, and for which I have always so deeply admired her.

I believe that swine, her husband, went back to the Bond Street shop and gave the girl a good five guineas out of his wife's earnings, and flirted some more with her, and took her to some vulgar show or other one evening. In fact, I know he did, because Molly and I saw them there.

* * * * *

This reminds me so forcibly of another story about another young married insolventress who tried to get a job, that, at the expense of being a bore, I have to tell it.

Life was more complicated for this one than for Molly because she had a child ; and the child had a nurse, so there were quite a lot of them, and they lived in the South of France because, before September, 1931, that was a fairly cheap and healthy thing to do, particularly if you lived on the harbour wall of

Next Reminiscence

a small fishing village, far from the tourist crowd, and did your own cooking, as Fanny did.

Before this frugal retirement had taken place, Fanny had been a rather good actress, and some manager had heard where she was living and thought of offering her an engagement if he could persuade her to come back to London. He sent a telegram to her and asked her to call and see her, as he was stopping for a few weeks quite close, in one of the most flashy hotels on the coast.

Fanny, of course, realised at once that he pictured her lolling in some Riviera villa with awkward modern chairs and beach pyjamas, and that it would be a great shock, and very off-putting, if he found her occupying two rooms with a kitchen, amongst the fishermen on the harbour wall, with all the village children coming just outside the front door (which was also her bedroom door and the sitting-room door) to commit nuisances into the sea from a great height.

She consulted with her husband, who was a nice fellow, not at all like Molly's husband, and something of an artist (quite worth earning money for), and said:

"How long do you think we can hold out, Jack? We're frightfully in debt here already, and if it isn't for more than a few months anyway, I'd better see this fellow, Buckle, and kiss the job as it flies."

"That's true," said Jack, and together they did sums on paper which proved beyond any doubt whatsoever that they couldn't hope to go on living in the South of France for more than two months at the outside, when they would have to return, quite destitute, to the money-making centres, and pick up what they could.

"Well, I'll see Buckle," said Fanny, "but what about the rooms?"

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She wrote to the manager at his flashy hotel and told him to come in two days' time. And how they worked ! It was arranged that Jack should take the baby for its afternoon walk and that the nurse should dress up like a house-parlourmaid and serve tea in the dining-room, which was not going to be a bedroom any longer because all traces of that were going to be stuffed into the nurse's room. Then the village children were solemnly warned and bribed with *sucettes* not to dare to come near the house on that particular afternoon, and a really nice old silver teapot belonging to one of the fishermen was borrowed, and an antique chair, and an electric fan (which didn't work, but looked practical and modern), and several other decorative oddments to give charm, if not elegance, to the hovel. The outside scene left nothing to be desired : on the blue waters the yachts swayed gently and the fishermen tended their nets, there was a constant coming and going of little coloured dinghys and motor-boats, and the white stone and the old archway to the harbour gleamed serenely in the sun, so it was arranged that Buckle should sit facing all these natural effects to take his mind off the interior. And to crown all, Jack bought a sumptuous profusion of fruit—melon, figs, pears, peaches, nectarines, plums and oranges—which he arranged with true artistic skill upon a vast dish and set upon a disguised *bidet* in one corner of the room.

" There ! " he said, on the afternoon, looking round before going off with the baby, " now he won't think you've gone utterly to the dogs since your marriage."

" It's odd," said Fanny, squeezing his hand, " that if people see you living in a way that makes them understand you really need a job, you can't possibly get it."

Same Next Reminiscence

"That's what comes of belonging to the fancy professions," said Jack. (Since that remark was made, it is true of all professions, of course.)

Then he gave a last tilt to one of the pears, and set off with the pram. The nurse then struggled into the black dress which had been lent her by a real parlour-maid in a villa, and tied on the neat apron. She giggled a good deal and adored Fanny and was enjoying the fun.

Then they began to wait. There was not a sound except the distant and close chug-chug of motor-boats: the children were obeying rules and keeping away from the place. The kettle boiled, and the nurse took it off. Still Buckle did not appear. Fanny became a little strained and anxious. She went out into the sun and saw that it was already sinking.

"What is the time?" she said.

"Gone half-past five," said the nurse.

At six o'clock the somewhat worn face of Jack could be seen at the end of the harbour, signalling and grimacing to know whether he might return with his perambulator.

Fanny flew to him, and in a choking voice told him what had happened.

"Never mind, perhaps he'll come to-morrow," said Jack comfortingly.

"But to-morrow's Nurse's day off," said Fanny, and then she sobbed outright.

As a matter of fact Buckle had spent the afternoon losing quite a lot of money at Monte Carlo, and later that evening sent a telegram saying he was really sorry he hadn't come to see Fanny.

Jack talked to the nurse, who quite saw the point and agreed to put off her going out till the day after.

The next afternoon, the same procedure was ob-

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served : Jack went off with the pram, the nurse wore black, the children didn't come near the house—and, nor did Buckle.

For four days this continued, until Fanny could bear it no more.

"He's not coming at all," she said, "and it's utterly ridiculous keeping you from your work and Nurse from her outing any longer. To-morrow I'm taking baby, and anyhow, the fruit's gone rotten and the people want their tea-set back."

So, with a certain sense of relief, the family went back to its normal routine and surroundings. All the borrowed finery was returned, the room assumed its usual aspect, the fruit was thrown into the sea, and at half-past two the next afternoon Jack settled down to his painting and the nurse went off to meet some friends. Fanny then wheeled the baby out in the pram, but it screamed a bit and seemed to have a pain, so she turned homewards again and there, on the table, was a telegram from Buckle saying : "Will come this afternoon at 4.30."

She set the baby in an undignified position in the middle of the room, and rushed headlong to Jack's pitch, waving the telegram.

"Oh, God!" he said, "what are we going to do now?"

It was too late to recall the nurse, too late to re-furnish the rooms, too late to warn off the children, too late for everything but to make the best of a sordid job.

Jack folded his easel and rushed wildly to the shops and bought gin and lemon and ice and tea and cakes and anything he could think of. Meeting a young woman who sold fish in the market he seized her by the arm and dragged her back with him.

Next Reminiscence Still

Then the baby, still screaming a bit, was bundled, with Jack, into the kitchen, and the fishwife was bundled into the parlour-maid's clothes and everything too intimate was hustled into the nurse's room, whose shutters were closed, lest Buckle, coming that way, should happen to look through the window, and by 4.30 Jack was cracking ice and preparing gin fizz in the kitchen for the fishwife to serve—and Buckle turned up with his wife.

Conversation was very desultory at first. Since the chair on which it was intended he should sit gazing at the beauty of the outdoor scene had been returned to its owners, Buckle simply took the nearest seat, which happened also to be the hardest, and looked with curiosity round the almost entirely bare room. He enquired after her brilliant husband, saying how much he admired his work, and Fanny replied nervously that he was painting now, down by the ships. The wife enquired after the adorable baby, and Fanny, straining her ears for a contradictory scream from the kitchen, said that the baby was out with the nurse.

Jack in the meantime kept on having good ideas. He thought how nice it would be for Buckle to know that his wife spoke perfect French, so he sent the fishwife in to ask all kinds of idiotic questions, such as should she put the melon on ice, and so on, though, of course, there was no melon, which so disconcerted Fanny, that on each occasion she interrupted Buckle to answer the fishwife, and hardly knew what she was saying.

What is the use of going on with this story ?

When finally Mr. and Mrs. Buckle left, Fanny, who thought they might at least see the harbour at its early evening best, accompanied them to the end of the wall. As they passed the next-door house a sight

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which froze her blood met her eyes. There, on the window-sill, sat her precious baby (who was out with the nurse), and on the ground before it knelt her brilliant husband (who was painting down by the ships), and from a bowl in his hand he was giving the baby its supper.

So absorbed was he in this difficult and necessary occupation that he did not notice the passing trio, and something in Fanny's face prevented Buckle, who knew the artist well, from exclaiming at this unexpected meeting.

But, of course, she did not get the job.

* * * * *

And that one reminds me of the time when I tried to get a job myself, and it reminds me because I, too, was living in the South of France at the time, where and when I met Fanny and Jack. What happened to me was that I received a letter one day from London saying that if I happened to be coming back at any time there was a good opening for me to execute some bas-reliefs in the entrance lounge of the Hotel Pandemonium shortly to be opened by the Chancellor of the Exchequer.

"Don't come over specially," my correspondent wrote, "because I don't suppose that there's enough in it for you to make that worth while. I put up your name and they liked the idea, but I told them you were abroad, and they won't pay your fares (I didn't like to say, of course, that I didn't suppose you'd be able to come over and do the job unless they did). But there it is. If you happen to be coming, anyway, you'd better get into touch with me as soon as you arrive, but I warn you again, don't come on this account, the fee isn't large, only about one hundred pounds for the lot, and it means weeks of work."

Last Reminiscence

Only about one hundred pounds for the lot !

My one and only doubt was whether I could raise the fare to get to London. I had one really good friend in the place with a lot of money. This was the baker's wife. To her I went and said that if she would let me have my fare to London I would become a rich man and pay everyone and bring her a present. She didn't like the idea, and for a week or two I nursed her. Then, in a sudden burst of generosity one night, she said, well, yes, I was a filthy Englishman, but somehow or other she trusted me to come back, and she'd let me have my fare, only it must be a return fare.

Now what my friend's letter implied, but did not say, was that if I came over to England, it must appear casual, not too anxiously and obviously after the job, so I wrote to a brother sculptor, who is a negligible artist, but rich and married, and has a lot of room in his place. I asked if I might come and stay for a few days, without giving any reason for the visit. Receiving cordial permission, I packed my bags and, kissing the baker's wife on both cheeks, I set out.

It was a boring and tiring journey. When I arrived at my friend's house, they were dressing for dinner, and I went quickly to bath and shave, without exchanging more than greetings with them. Another couple came for dinner and afterwards as we played poker I felt my eyes heavily and gently closing.

"Darling, you mustn't stay up too late," said my friend's wife to him, during the deal, "you've got to be on the job pronto to-morrow."

"Job?" said I, "what's the job you've got?"

"Oh, doing bas-reliefs for the entrance lounge of the Hotel Pandemonium."

This occasion marks the origin of the term "poker face".

TIPS FROM THE STABLE FOR THE FORTH- COMING YEAR OF INSOLVENCY

JANUARY. All debtors and insolvents should start the New Year by reading carefully correspondence which they have received dated December 25, and separating, as they do so, the Christmas from the Quarter Day greetings, which always form such a delightful contrast. It is then advisable for them to arrange to sell out anything they may still have. (Members of the Stock Exchange are given a busman's holiday on the 2nd day of this month, especially designed to enable them to look into their own affairs.)

FEBRUARY. On the 3rd day of this month there is a Scottish Quarter Day ; debtors in other parts of the United Kingdom may breathe freely. Since 1934 is not Leap Year, persons in receipt of monthly allowances, alimony, hush-money or the like are advised to permit themselves two or three days' licence. (Lent, however, has already set in.)

MARCH. This month marks the important occurrence of Lady Day, on the 25th, of the month, which, in the forthcoming year,

Tips for the Forthcoming Year

coincides with Palm Sunday. Creditors, being notoriously superstitious, may suppose there is something in this, but, even if they feel an itch, it is doubtful whether that augurs any good for them. Lighting and heating bills have reached their highest point now, and, in view of spring (which is scheduled for 7 o'clock on Wednesday morning, March 21) and the approach of summer, should be met with dead silence.

APRIL.

The cruellest month, says Mr. T. S. Eliot. End of the Government's financial year on the 7th day of the month. Income tax returns are in request. Fire insurances expire. Debt Collectors and H.M. Inspectors are liable to call in person, but one visit does not make a summons. Low Sunday occurs on April 8, and is observed by all insolvents (including the Government).

MAY.

A rather trivial matter called Half-Quarter Day takes place on the 9th day of the month and is marked by an influx of small insistent bills (wrongly known as "April showers"—because of May Week, which is held in June—and from which the phrase: "It never rains but it pours" has come to us.) Now is the time to lay in candles and lamps and to introduce a healthy régime of raw fruit and vegetables. Gas and electricity cease abruptly. This is

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a pleasant month for borrowing small sums, but ne'er cast about till the bailiff is out.

JUNE. On or before Midsummer, which is again Quarter Day (June 25th), much shooting of the moon is done. (The moon being at the full on the 27th day of the month at precisely eight minutes past 5 a.m.) Let us hope that there will be good camping weather this coming June. Insolvents are advised to take their holidays early: later on the places are so overcrowded.

JULY. Fire insurances again expire. Serious persons will recall certain unfortunate happenings in relation to Fire Insurance and remain firmly insolvent. Now what is generally known as the Silly Season is on, and people will welcome the opportunity it affords them to write pertinent letters to their creditors, who will have time to read them. Debt collectors, though more rife now, are always glad of light refreshment in this month.

AUGUST. A quiet month: grouse shooting on the 12th as usual, Black game on the 20th. On the 24th we have St. Bartholomew's Day. The massacre of creditors is not smart.

SEPTEMBER. Now everything must be got in readiness for the approaching season. In-

Tips for the Forthcoming Year

solvents should borrow freely. On Michaelmas Day, that is when the debtor cooks his goose, gas and electricity should be paid and reconnected. (Small charge for this by the Electricity people, none by the Gas Company.) A change of laundry, grocer, chemist and wine-merchant is advisable. Income Tax assessments make their appearance and Rebate specialists are in great demand.

- OCTOBER. Law Sittings are resumed and gazetted persons are counselled to prolong their holidays abroad. (If robbery has been committed, Brazil is the resort indicated ; vide *The Law of Extradition*.) It is an excellent plan for others to buy really smart cars at the Motor Show and to call vehicularly upon all such creditors as have not abandoned hope.
- NOVEMBER. Now is the time to mortgage any possible 1935 income, and to set about sending small, select part-payments to creditors from whom one will want bumper supplies at Christmas. Income Tax accounts arrive and all one's ingenuity is required.
- DECEMBER. A little carol singing affords cold comfort, but clear profit. At this season of the debtors' and insolvents' year, there is popularly supposed to be peace on earth and goodwill to all men.

MONUMENT TO A GREAT DEBTOR

On the Wall of St. Anne's, Soho

(from a sketch by E.P.Y.)

(See Fig. 8, page 72).

